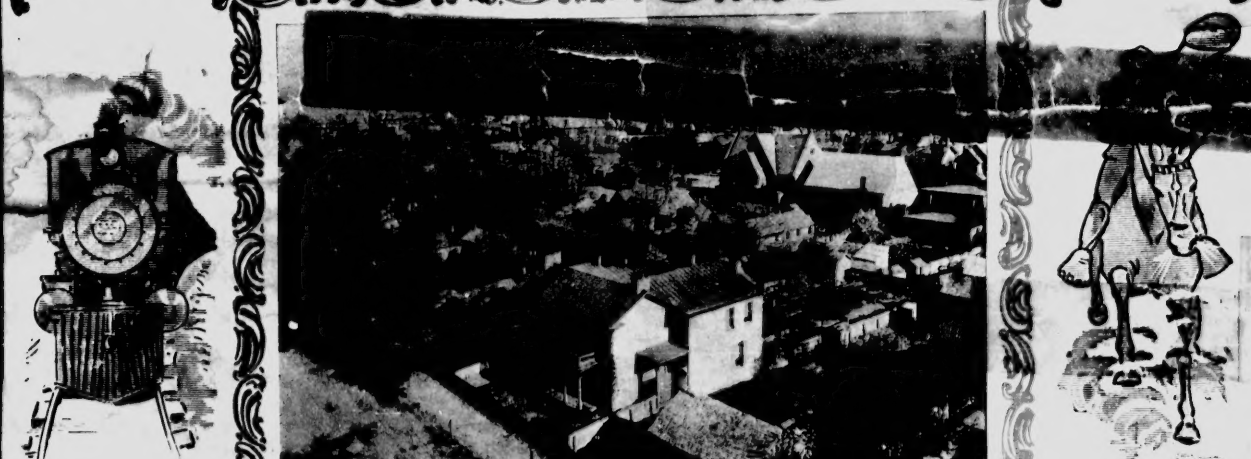


OWENSBORO DAILY MESSENGER



AN SUPPLEMENT

DISPLAYING
—THE—
COMMERCIAL ADVANTAGES
—OF—
OWENSBORO, - KY.

INCLUDING NATURAL RESOURCES,
PUBLIC IMPROVEMENTS AND BE-
NEVOLENT, SOCIAL AND INDUS-
TRIAL INSTITUTIONS.

Crawford's Pride
TWIST

LONG TIME
Smoking Tobacco



GRAND RIVER
WHISKEY
WITHOUT A HEADACHE.

DISTILLED BY
J. W. McCulloch,
OWENSBORO, KY.

AN
INDUSTRIAL SOUVENIR EDITION

—OF THE—

The Daily Messenger.

DISPLAYING THE ADVANTAGES AND REPRESENTING
THE LEADING INSTITUTIONS OF

OWENSBORO, KENTUCKY.

FOR THE PURPOSE OF ATTRACTING
NEW INDUSTRIES.

Announcement.

By the issuance of this Industrial Souvenir edition the Messenger desires to call the attention of the world to Owensboro, in order that its advantages may be brought to the attention of the public. Idle boasts do not prevail with intelligent men. Self flattery is seldom seductive. Consequently we do not propose to claim all the virtues known to the commercial world. But we are honestly convinced that Owensboro is one of the best cities of its size in the central states. If we can but carry this conviction to practical men of other sections, we will have accomplished our primary purpose.

The result which we hope this will produce is the ultimate purpose, viz.: the building up of the city. Owensboro desires and needs new industries of all kinds to develop her natural resources. She offers advantages and inducements which cannot be excelled. She lays claim to a desire to grow and progress on the part of her influential business men, in the hope that some day she may become a great commercial center.

This book, then, is an invitation to men in all lines of business to investigate Owensboro's commercial advantages, and if found to their liking to locate here. This invitation is made most urgent to manufacturers.

It has not been the intention in the preparation of the matter herein contained to make it exhaustive of the subject of which it treats.

There will not be found a complete representation of the commercial interests of the city. For the most part only those institutions which are the most representative have been selected. This has been done without regard to any business relations. In the issuance of such a work as this there must naturally be a regard for financial ends, but these have been made to subserve to the one purpose of the edition.

There are embraced herein we think some features which are original. They have been employed simply to render the work more attractive and beneficial than the ordinary "boom-town" edition.

The Messenger desires to compliment and thank the business men of Owensboro for their liberal and hearty support of this enterprise and for the interest which they have manifested in its success.

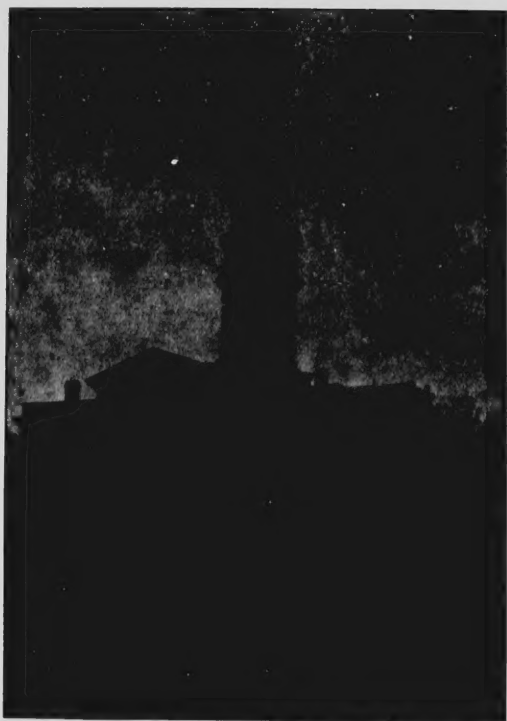
It desires also to thank the contributors, whose names appear with their articles, for the favor which they have rendered the paper.

THE EDITOR.

Prepared and Edited by
WILL L. HALSTEAD.

Issued for the
OWENSBORO MESSENGER CO.

Spring of 1900.



DAVIESS COUNTY COURT HOUSE.



DAVIESS COUNTY JAIL.

The fine City of Owensboro, Kentucky.

ITS COMMERCIAL ADVANTAGES, BENEVOLENT, EDUCATIONAL AND INDUSTRIAL INSTITUTIONS.

HON. R. S. TRIPLETT.

Commerce may be briefly defined as extended traffic.

Advantage is that condition favorable to success.

Commercial advantage, therefore, is a term which signifies the extent to which certain existing or available factors may be utilized to promote the success of industrial efforts.

The volume of a city's business is the measure of its prosperity. As the facilities for enlarging or extending traffic multiply, or as natural or acquired advantages may be made to present themselves in a satisfactory manner to investors or manufacturers, just in proportion will capital respond, and organized effort take the place of inactivity.

Capital is proverbially timid. Timidity in this case, however, is but another name for caution. The wise farmer does not knowingly sow his seed in barren ground, nor does the cautious

trader assert himself. Capital either remains idle, or seeks more inviting fields.

The city that expects to succeed must be able to present substantial proof of commercial advantage. Capital is, primarily, a seeker, and it wants the largest return, with the minimum of risk.

Chief among the factors of commercial advantage is

Geographical Location.

Accessibility to the outside world is of prime importance to the manufacturer or tradesman.

Another important factor, closely associated with the first-named, is

Transportation Facilities.

The two great agencies of modern transportation are water and railroads. The seas were the ancient highways of traffic; the winds the motive power. The former remains; the latter have to a large extent given way to steam and

tempt to successfully operate a fruit-canning factory in the Klondike, or a smelting furnace on a coral reef, would be confronted by insuperable commercial disadvantages.

Proximity to raw material is, therefore, a signal advantage to the manufacturer. The recent history of the cotton and iron industries in the south is sufficient attestation of this fact.

Among other things reckoned as commercial advantages are a salubrious climate, healthful surroundings, moderate rents, cheapness of domestic supplies, schools and churches and a

Public Spirit

Broad enough to give just recognition to labor and its legitimate demands.

The city that can establish its claims to the possession of these essentials of commercial advantage is abundantly equipped for success in the race for municipal supremacy.

Leading Railway Systems

of the country, thus affording superior facilities for shipment to and from all points of the compass.

It has an inexhaustible supply of coal, practically mined at its very doors, of a quality that meets all industrial and domestic requirements. It is delivered at local manufactory furnaces at as low as 2½ cents a bushel, which answers at once all questions as to a cheap and adequate fuel supply.

There is an abundance of raw material available for fully supplying the demands of all manufacturing industries which has enlisted the principal attention of capitalists. The great cotton markets of the south are within easy reach both by water and rail, with

Freight Tariffs

that offer a substantial advantage over northern points, and other conditions that would place Owensboro on an equal

Products of Clay

Owensboro offers advantages of a marked character. There is hardly an article of commercial value manufactured from clay that can not be duplicated with profit in Owensboro. Common pottery, such as stoneware and earthenware, ornamental goods, such as encaustic tile and terra cotta; ordinary ware, such as sewer pipe, drain tile, flower pots, tubing, etc., and numerous other articles can be manufactured on a competitive basis with the most favored sections of the country. For the manufacture of refractory products, such as fire brick, Owensboro can offer exceptional inducements.

But, perhaps, the most inviting field for the capitalist is the manufacture of

Front Building Brick

(Pressed, molded, intaglio, ornamental, hollow and glazed) and vitrified brick.



OWENSBORO MESSENGER BUILDING.

THIRD BAPTIST CHURCH.

MONUMENT TO THE CONFEDERATE SOLDIERS.
To be erected by the daughters of the Confederacy.

BANK OF COMMERCE BUILDING.

RESIDENCE OF C. W. BRANSFORD.

RESIDENCE OF F. T. GUNTHER.

capitalist invest his means in unpromising ventures.

The farmer's labor is largely his capital stock. When he plants and cultivates he desires reasonable assurance of good harvests, with the accessories of convenient delivery and sale of his crops in a fair market. The product of his labor would mean but little to him beyond the demands of subsistence, if he were forced by prohibitive conditions to store his surplus in barns and granaries to rot.

So is it with the capitalist, the manufacturer, the tradesman.

The banker would be accredited with poor judgment who proposed to establish his business in a hostile community, where enterprise was discouraged, borrowers few and risks many.

The manufacturer would be regarded as equally injudicious who would make large expenditures at a remote point, where raw material was unobtainable, the cost of manufacture excessive or transportation facilities lacking.

The chief object of capital is to secure adequate returns. Where cost of production exceeds finished value, markets are too distant, or unfavorable conditions intervene, the law of self-pro-

tection asserts itself. Capital either remains idle, or seeks more inviting fields. The city that expects to succeed must be able to present substantial proof of commercial advantage. Capital is, primarily, a seeker, and it wants the largest return, with the minimum of risk.

Chief among the factors of commercial advantage is

Fuel

is another consideration of the highest importance in connection with trade development. It requires heat to make power, and (save where water-power can be utilized) fuel to produce heat. Cheap fuel materially adds cheap production. It is, therefore, a very important factor of commercial advantage.

Raw Material

is essential in manufacturing enterprises. Whether vegetable, animal or mineral it must be obtained in sufficient quantity and at such initial cost as permit reasonable profit on the manufactured output, else the business would be subjected to fatal delays and embarrassments. The man who would at-

tempt to successfully operate a fruit-canning factory in the Klondike, or a smelting furnace on a coral reef, would be confronted by insuperable commercial disadvantages.

Proximity to raw material is, therefore, a signal advantage to the manufacturer. The recent history of the cotton and iron industries in the south is sufficient attestation of this fact.

Owensboro Possesses All

Those elements of commercial advantage which, properly recognized, are instrumental in building up large and prosperous cities.

Geographically, it is located near the natural center of population and near the center of the fertile Mississippi valley. It is situated on a navigable waterway that drains the richest agricultural area in the north to the Gulf of Mexico in the south.

It is connected by independent lines with the

footing with leading manufacturers of the south.

Hickory, oak, gum, walnut, maple, poplar, cherry, elm and other woods common to the temperate zone abound. The success of local wagon, carriage and wheel manufacturers attest the high repute in which Green river timbers are held abroad and demonstrate possibilities in other lines of wood manufacture under prudent management and sufficient capitalization.

Contiguous to Owensboro is a territory rich in

Mineral Resources

The various iron ores are found in large quantities and of excellent quality. Associated with them are found fluxing materials and coal.

Valuable building stones of various colors are found convenient for quarrying and transportation within a few miles of Owensboro; also hydraulic cement stones, marls, and of superior quality, ochres and unexcelled clays.

In the matter of the manufacture of the various

Analyses of clays found in almost inexhaustible quantity, within easy reach of Owensboro, convenient to rail transportation, show that they equal in quality the best clays of the United States and Europe, while their finished products, as has been practically demonstrated, can successfully compete with the leading wares of the foreign market. When it is considered that buff and red pressed front brick, such as can be duplicated from local clays at a nominal cost, are imported to Owensboro and hundreds of points within our trade radius, and sold at from \$28 to \$35 per thousand, and even higher, the possibilities of the clay industry in this city may be readily appreciated.

What is true of front and fire brick applies with more striking force to

Vitrified Brick,

or what is technically known as pavers. Vitrified brick made from a shipment of clay found near Owensboro withstood the most rigorous tests as to abrasion and absorption, and established a standard of excellence equal to the best products of the most reputable makers and far superior to much of the material

utilized by many cities in street improvements.

As the center of a great

Tobacco

producing district Owensboro enjoys unquestioned pre-eminence. The commercial statistics of the city demonstrate the extent to which capital, both foreign and domestic, has already availed itself of the exceptional opportunities for profitable employment which Owensboro presents.

Small

Fruits and Vegetables

Are produced in abundance in the country immediately surrounding Owensboro. The experience of the canning industry, already established here, is an assurance in advance of satisfactory results from further investment of capital in this line.

Owensboro lies in the center of a rich agricultural section, which may be relied on to regularly produce a supply of all the Kentucky staples, such as tobacco, corn, wheat, vegetables and fruits, amply sufficient to meet the demands of increased trade or home consumption.

Building Lots

Can be bought in Owensboro for as low as \$1 a front foot, or even less. Rents are moderate and houses can be built at comparatively low cost. A man with a few hundred dollars can establish himself in his own home. The provident wage-earner can soon place himself in a position to acquire one.

Owensboro's banking facilities are sufficient for all legitimate trade demands.

As a convenient

Distributing Point

For wholesalers and a profitable point for retail lines the city presents an excellent showing through its trade statistics.

Healthful surroundings, good schools, numerous churches, electric street transportation, gas and electric lighting, water works and all the desirable necessities of municipal life enable Owensboro to offer inducements to the homeseeker and investor comparable with those of the most favorable localities.

Such are, briefly, some of the more important items that may be enumerated among Owensboro's commercial advantages. It is not the purpose of this paper to enter into a statistical discussion of local resources, but rather to present a general outline of a few of the economic conditions that favor extended traffic.

Still, whatever may be the aggregate or character of a city's material resources, or however attractively its commercial advantages may be summarized, their initial recognition must rest largely with

Home Enterprise and Thrift

The outsider is justifiably skeptical of rosy portrayals which local inactivity discredits, or of commercial possibilities which home capital neglects. The foreign capitalist, homeseeker or visitor will accept with reservation those professions of local confidence which are discounted by unpaved streets and bottomless country roads, or doubt that faith which is not substantiated by visible evidence of public spirit and progress.

The time is opportune for Owensboro to more signally demonstrate her commercial possibilities and to this end all good citizens should co-operate.

The Social Side of Owensboro

(By Miss Phil Pointer.)

Not only is Kentucky renowned for her "fine whisky, thoroughbred horses and beautiful women," but also for her social instinct, which has made the name of Kentucky synonymous with hospitality and good fellowship the world over. Here, if anywhere in the United States, can be found the door that is ever ready to swing to its guests, the spacious tables laden with all good things to satisfy his cravings after the "flesh-pots of Egypt," and a warm and hearty greeting which makes the stranger at once feel himself at home in the social circle of Kentucky. A society composed of the "blue blood" of the United States, but unlike the narrow conservatism held in some states for their social barrier, there is here that genial warmth and graciousness of manner that has always been so characteristic of the old southern aristocracy. Although they believed that as a rule "blood will tell," still he who shows himself appreciative and worthy of the hospitality, the frank impulsiveness, the determination to get the greatest happiness possible out of life, will readily be recognized and may made for himself a place in the social life of this great state.

No woman can be found so fitted by beauty of face, by grace of manner and by the charm of her entire personality to adorn society as is the woman who is "born and bred in old Kentucky," and not even to the noted Blue Grass region does Owensboro—the old "Yellow Banks"—yield the palm in the beauty and charm of her "eternal feminine," and to this is due in no small measure the social life which has made Owensboro well known throughout the state.

The one thing society ever looks forward to with greatest interest is the Davis county fair, held in Owensboro each fall, lasting five days, to which is drawn not only the business men but also the society people from all over the state, and during which time there is a never ceasing row of gaiety. Probably the event of the entire social season is the annual fair hop, which has gained for itself a far famed reputation for being one of the most brilliant social gatherings

of Kentucky. The Rudd House ball room presents on this occasion a dazzling scene, crowded with the youth and beauty of the state. The women in their elegant and becoming gowns, for with the conventional evening dress of their gallant beaux form a most fitting background.

The women of Owensboro are as a rule cultured, refined and beautiful, and to show that Owensboro society has regard for the things of the mind as well as for those of the gayer nature, there can be mentioned the numerous literary, musical and dramatic clubs. Conspicuous among these are the Married Ladies' Reading club, the Investigators—a gentleman's club—the Fortnightly, the Young Married Ladies' Literary, the Owensboro Dramatic club and the Saturday Musical. Of this last mentioned we might add that at the national convention of music clubs, held in St. Louis last winter, this club was particularly complimented and they gave in one of the best reports coming from any city of this size. So those who have literary talents have every opportunity in the many clubs of Owensboro. One thing in this respect of which Owensboro may boast is the Married Ladies' Reading club, which is the oldest literary club in the state. It was organized twenty-three years ago with thirteen members, and during that time only one of the original members has died. This club now belongs to the state and national federation of women's clubs. Some of the other clubs of Owensboro, those of purely social nature, are the Married Ladies' Duplicate Whist, the Five O'clock Tea, the Afternoon Euchre and the German club, which during the summer season is known as the Outing club. When the winter months are past and in their place comes the heat of the summer, the ball room no longer flourishes, society turns its attention to out of door entertainments. Hayrides, lawn dances, trolley parties, yachting parties, and most popular are the Outing club river dances.

For this the young men have a large barge for dancing and gay parties of men and women take many delightful sail up the river and drift down to the merry strains of music, enjoyed alike by those who dance and those who prefer, in a secluded corner, to idle chat away the moments. Then in the Jew's circles there is the Standard club, whose members have 90-

ties of Kentucky. The Rudd House ball room presents on this occasion a dazzling scene, crowded with the youth and beauty of the state. The women in their elegant and becoming gowns, for with the conventional evening dress of their gallant beaux form a most fitting background.

THE OLD AND THE NEW

(By J. Murray Case.)

The sun low lingers by its measured year;
Ridged icy lancets fringe the dripping eaves;
The farewell beams glow on each cold dead spear,
And gleam above the frosty covered leaves.

We watch with eager eye the last dim ray
That marks our wayward footprints on the sand.
Then, binding soul regrets, cast them away,
And plod along life's ever shifting strand.

Hot tears may flow and fall as flakes of snow;
Heart moans may die upon the desert plain;
Yet, on each frozen tear, God's sunbeams glow,
And deep beneath grief's sighs there is no pain.

The "what hath been" cannot now be undone;
The "might have been" is but a vanished light—
Grim darkness lags behind the buried sun,
And the day dawn alone dispels the night.

'Tis well to sepulchre the putrid past,
And let it mingle with its own decay—
To present duties let each thought be cast,
With Hope's star gleaming on each new born day.

The day is done—and darkness sheds its gloom,
While Time's grave-digger strikes his mournful thrills
And locks the dead past, safe within the tomb,
To rest beside the everlasting hills.

Sleep, old Time, sleep—we would not wake thee now,
But reap the grain that grew amidst the weeds;
And then go forth to guide thy polished plow,
With firmer hand, and sow life's ripper seeds.

Then let the bells ring in each glad new year;
Let light beam on each face the lamps burn low;
Let burdened souls call back the gathered tear,
And forward to life's work like brave men go!

For things that were are not to be again;
The things to be, stream forth from out the deep;
God's sun and rain in the desert, hill and plain,
And all the earth awakens from its sleep.

Thus hath it been throughout the buried years;
Thus will it be as ages shall take flight,
Until the archives of the upper spheres
Have poured upon us all their treasured light.

And as I watch with eager eye each new born ray
That over Owensboro flames the skies;
It prophesies that at no distant day
To greater work our city shall arise.

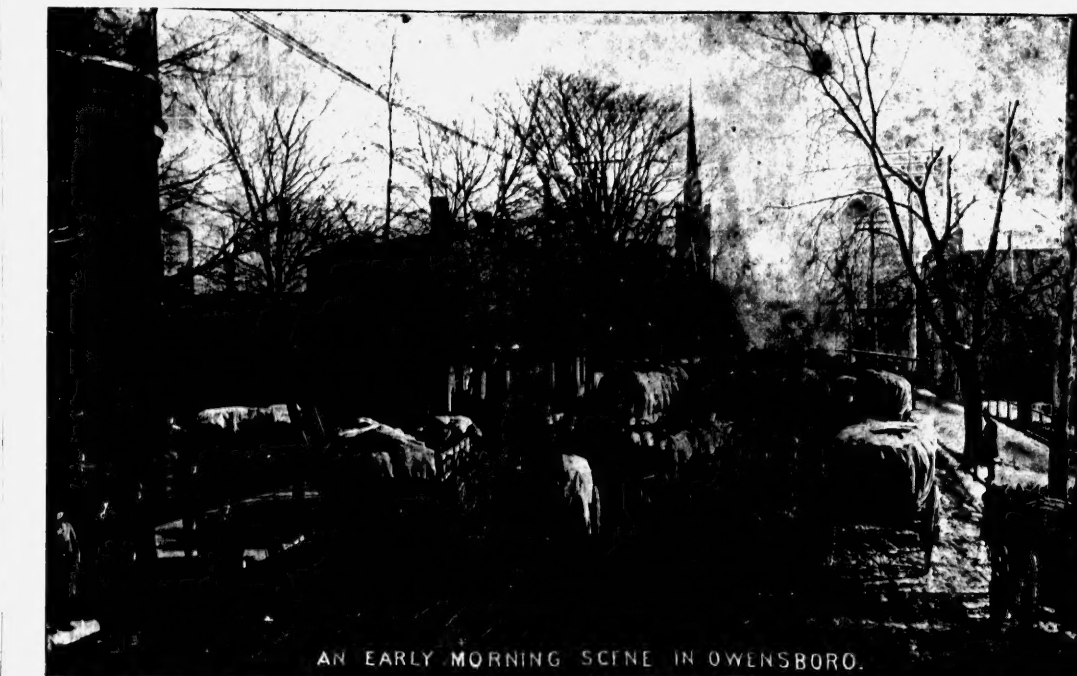
And as I look across my valley home
And view the terraced peaks of Seven Hills,
I feel some day "will be a Greater Rome,"
And greater than Great Rome, her Cotton Mills

ant field of industries. It establishes the fact that we have exceptional natural advantages for manufacturing. It proves that all that is necessary to success is money and talent. Money alone cannot make success, and talent without money will faint and fail. What we mean by talent is that the men who are entrusted with manufacturing enterprises shall be fitted by nature and by experience to conduct the enterprises in which they are engaged. A lack of such talent has made failures of the most promising ventures—graveyards full of them. Owensboro has seen enterprises buried by the mismanagement of incompetent men, or from the lack of adequate means, and the same enterprises have been resurrected by men of suitable talent and means at command, which are now paying 10 per cent annual dividends. Herein lies a lesson.

Then what the capitalists and business men of Owensboro should do, and as we believe will do, is to forshadow no man that comes or seeks to come within our midst, neither prejudice or condemn, or yet endorse unreservedly without substantial evidence. Investigate and if the thing is sound in principle and directed by expert talent and under safe financial management, then invest, and ten to one it will prove profitable, besides help along in the growth and public spirit of our city.

We can predict with almost certainty what Owensboro will do or become by her resources and natural advantages. Her number of banks and banking capital is doubtless not surpassed by any city of her size in the state. Her trade in raw tobacco is the largest in the world and gathers in money from abroad which it planted amongst our people. Her manufacturing enterprises gather in and distribute over a million dollars a year. Her domestic and export trade amounts to at least \$1,200 per day. Her distilling interests are second to no other city in this country. All these are money gatherers and money distributors. And last but not least, her business houses are all thoroughly sound and all doing a safe and profitable business, while her public indebtedness is small.

From this the conclusion necessarily follows that Owensboro is abundantly able to establish and maintain manufacturing enterprises to an extent of at



AN EARLY MORNING SCENE IN OWENSBORO.

ted up elegant rooms and are noted for their delightful entertaining. In all these affairs the married people take a conspicuous part, lending grace and beauty, dignity and charm to every occasion, thus giving to the social life of Owensboro a tone and character unsurpassed by that of any city in this or other states.

The Future of Owensboro.

(By J. Murray Case.)

Every town or city has a spirit, a soul element, so to speak, not visible to the natural eye, but as much a part of the corporate body as the physical structure.

This soul element may be indolent or it may be active; it may be cowardly, or it may be brave; it may be selfish, or it may be liberal. If it be indolent, cowardly and selfish, the effect inevitably following such spiritual conditions in all things of life will be death. This is one of the economic principles of nature.

Then, on the other hand, if the corporate body is moved by the spirit of activity, bravery and individual liberty, the unvarying results will be life. And when these vital elements are brought into vigorous activity, there is soon developed such a degree of life force that it subordinates all death destroying diseases and moves on to eminence and distinction.

The corporate soul force, like the spirits of men, is continuously passing through changes, for the better or for

the worse. Indolence generates indolence, and life begets life. We cannot so much as touch the hem of our neighbor's garment but what there is an invisible but potent effect communicated, and in the aggregate hem touching we build up the corporate as well as the individual soul. Herein lies a law, well defined and absolute, and from which we may draw prophetic conclusions.

This brings to the question under consideration—the future of Owensboro. Owensboro, up to the present time, is a small city. It is simply a big country town, and in that condition it is but just we should measure her by her legitimate ability. There is a transition period through which all cities that have attained a high degree of commercial importance have passed. That period is when public necessity begins to require extensive public improvements—when the little city is marking into the large one, and large sums of money are required.

At this period there arises two contending factions—the one progressive, the other retrogressive. The progressive element not infrequently overestimates the financial ability of the corporation, and reaches out for improvements that would become burdensome. The retrogressive element always are impractically and ruinously pessimistic; if their views were carried out. But they perform one important function, that is to bring forward all possible objections and dangers, whereby they act as a break and balance wheel to the impractically optimistic. In this struggle the true economic position is attained, which is

usually about midway between the two extremes.

Owensboro is now passing through this period, but the practically progressive are gradually but surely and safely getting control of public sentiment. This sentiment is being directed in the channel of building up general public improvements, and this is right. With healthy commercial conditions public improvements will necessarily follow. It is a false theory to undertake very extensive city improvements without a solid, prosperous business foundation that will make the money to pay the debts. The thrifty Dutchman erects his barns that saves the hay—that feeds the cattle—that brings the money—that builds the mansion. Take care of our manufacturing industries and material growth and public improvements will take care of themselves.

While we would in no manner depreciate the importance of needed public improvements, yet we realize that what Owensboro most needs is to move liberally and with a greater degree of confidence invest her surplus capital in substantial industrial enterprises. These enterprises gather money from the world at large and scatter it at home, whereby every man, woman and child are indirectly benefited.

It has been publicly stated by one of Owensboro's leading bankers that, "There is not in Owensboro a manufacturing plant but what is paying a larger dividend than any of Owensboro's banks."

The statement amounts to a prophecy. It inspires confidence in a most important

least four times what she is now doing, and with this encouragement it would enlist at least twice that amount of foreign capital that our own people invest, thus increasing our manufactured output to twelve times its present dimensions. The money invested by our banks and business men would return to them through many channels—through dividends, increased trade, appreciation of real estate, advance in rents and a broader base to draw from for public improvements.

All this we believe will come to pass, as the spirit to produce it is already generated and the material elements and will force are abundantly able to sustain the spirit, and as these enterprises shall spring up, and shall grow upon us, this spirit favoring general public improvements will grow with it, side by side, until the drayman and the bicyclist shall race each other, sinking.

"Happy day, happy day,

When Good Times washed our mud away."

The social life of Owensboro is southern in its distinctive characteristics. It is liberally democratic, but at the same time judiciously exclusive. It maintains as much dignity as in any city in the state. The society people are recognized in the first circles of Louisville and other cities of the country. Owensboro has a wide reputation for its beautiful and intelligent women and for its polished and gentlemanly men.

THE CELLULOSE WORKS.

The most important manufacturing industry of Daviess County.—A bonanza to the farming class.—Increases the productive value of farm lands.—History of the development.—Description of the products made from corn stalks.—An interview with the General Manager, Mr. Winter.—The Process.

A REVOLUTION IN AGRICULTURE.

It is with no small degree of pleasure and indeed with more than a little pride that the publishers and editor of this Industrial Souvenir number of the Messenger call the attention of the public to the institution indicated in the foregoing caption. A vast amount of matter has been printed in the last few years concerning this unique industry, some vindictive, some inaccurate, but a great deal of it fair and true. In its incipency all sorts of abuse was leveled at it, and its seemingly absurd proposition to convert a waste product into a number of articles of value. The newspapers and magazines of the country manifest-

they. The investment of over \$100,000 of capital in the city involved the employment of several hundred laborers, increased river and railroad traffic, increased taxables, increased volume of business, etc., but all of these have been of minor importance compared with the fact that it has wrought an evolution in the agriculture of Daviess county. It has added a new product to the soil by making a commercialable product of what had been heretofore an article of practically no value and in most instances an inconvenience. To be specific, it has made corn stalks of so much value that the annual profits of

which lie before it are as yet too great to be accurately determined.

The Plant

The cellulose factory of the Marsden company is situated almost in the heart of the city, where it covers the larger part of two blocks. It fronts on Main street and abuts on the Ohio river, where there is a high bluff protected by stone rip-rap and masonry. Below is a wharf where great quantities of stalks are delivered from along the river. Private switches from the railroads extend into the factory yards.

The property investment of the company in buildings, machinery and grounds is over \$100,000. There are 13 separate buildings in use. No. 1, brick, four stories, 56x158, which contains the reduction machinery; No. 2, brick, one story, 48x126, engine house; No. 3, frame, one story, 49x94, machinery; No. 4, frame, three stories, 39x46, machinery; No. 5, 48x132; No. 6, 8x132; No. 7, 50x130; No. 9, 132x132; No. 10, 25x125; No. 11, 25x125. The cuts herewith presented will give an adequate conception of the magnitude of the concern.

From a mechanical point of view the equipment of the plant is one of the most remarkable achievements in the history of the art of invention. The discovery of the value of corn pith cellulose was of little value until the machinery had been invented to separate it from the stalks. It was only the invention of the apparatus that made the industry a possibility. As the Owensboro factory was the first ever built a large part of the machinery was constructed upon experiment. Thousands of dollars were expended by the company in special machines for special purposes, dozens of which were thrown away as useless after a short trial. There were no models to work from. The most gifted scientists and inventive geniuses of the world were employed, with the result that the process has been so perfected that from the time the stalks are first placed into a gigantic cutter at one end of the works they are never again touched by workmen until the dozen or more products are turned out in almost as many parts of the factory ready for shipment. The cellulose proper is carried into a receptacle ready for the 72 tons hydraulic press, over 600 feet from the original cutter, without having been rehandled by any other agency than machinery. When the plant was first built it required about 200 men to operate it. Since the machinery has been so wonderfully perfected the working force is not over 50 men.

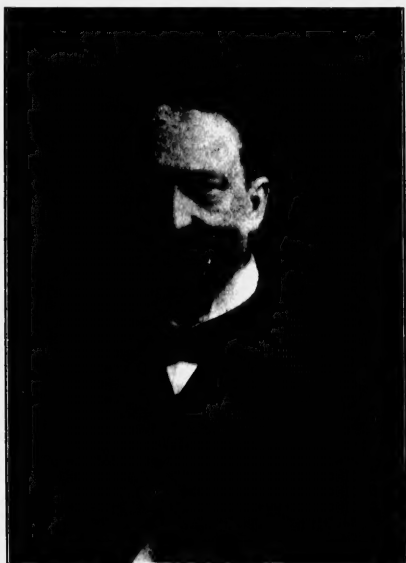
It would be impossible for any other than an expert mechanic to attempt to describe the mechanism of the plant. The writer, through the courtesy of Mr. Winter, general manager, took an excursion through it. His experience was limited in such matters, but it required an experienced eye to discern that it was a wonderful system, by which such a vast quantity of machinery was operated in such perfect harmony. The network of cables, belts, suction tubes, shaking screens and reels, from which there arose an incessant hum and dull roar, impressed him with the majesty of it all. When he looked at a small, insignificant machine covered with dust and running almost noiselessly, and saw it separating the fine particles of cellulose from a stream of pulverized corn stalks as nicely as you might pick them out with your fingers, he marveled at its delicacy. And when, in the farther end of the works, he saw a column of the same material subjected to 72 tons

pressure and be taken out a small block of cellulose ready for packing in a war ship, he was impressed with the sense of its gigantic power.

The Marsden company is now building cellulose plants at West Point, Va., Peoria, Ill., and at Linden, Ind. The Linden plant is nearing completion and those at the other places mentioned are well under way. The locations have

of what appeared to be impossible projects and making of them the most profitable investments. Those men who have been associated with him have such confidence in his ability that he can now command unlimited capital for any proposition which he undertakes to promote.

Mr. Gibbs has been the launcher of over 20 projects, each involving many



W. W. GIBBS, President of the Marsden Co.

ed considerable interest in it and consequently gave it quite a wide mention. Much of this has been from a technical point of view, but its economic value as a developer of a newly discovered resource has hardly been dwelt upon sufficiently.

It has been the purpose of the editor of this souvenir to make it, not exhaustive of the industries and commercial advantages of the city of Owensboro, but rather as nearly as possible inclusive of those institutions in the manufacturing line, which will demonstrate to practical men that we have a city admirably adapted for factories and mills of all kinds. With this purpose in view it would have been fatuous to have failed to devote large space and to make prominent the cellulose works. And it seems to be especially fitting in such an edition that a full and complete review be given of the institution, which is most completely typical of the highest industrial development of which Owensboro can boast.

In view of the fact that there seems to have existed in other sections of the country some misapprehension as to the importance and success of the industry, and even at this time some suspicion as to its practicability and reliable basis, it would be a mark of rank ingratitude on the part of Owensboro if it were not willing and anxious, when the opportunity was presented, to make its attest to what has been accomplished here.

During the preparation of the edition the editor has frequently been asked, "Are you going to include the cellulose works?" An affirmative reply nearly always elicited the remark, "Well, that is the biggest and best thing in Owensboro."

Consequently the cellulose works are given this prominent position and comprehensive representation because it is the fitting order of precedence, and because we desire to have it understood in other sections that it has been of inestimable value. We appreciate what it has accomplished for us. It is the institution which sets the pace in progress and public spirit and which most completely typifies all that is possible to be derived from a city's advantages. It is the standard by which other industries are rated with respect to commercial standing and economic importance. It enjoys the universal confidence and good will of the business fraternity and is regarded as a bonanza by the farmers, to whom it has proven of so much direct benefit. It can be pointed to, above all others, as the one industry which has developed, along a new line, the resources of the surrounding territory, thereby increasing the prosperity of our people and enhancing the value of their holdings.

It is difficult to point out specifically the benefits and profits which have been brought to this community by the cellulose works, so varied and complex are

corn land were increased from \$3 to \$5 per acre. When it is understood that northern Kentucky is one of the finest corn belts in the central states the significance of this will be apparent. For four years the farmers of this section have been taking advantage of this, and the aggregate profit to them over and above their former earnings has been many hundred thousand dollars, with no additional outlay and very little additional labor.

How this has been made possible is an open secret. Mr. Mark Marsden some years ago, after a long series of experiments, demonstrated that maize, or corn stalks could, by various processes, be converted into a dozen or more products, the principal one of which was cellulose, and which could be put upon the market at a wide margin of profit after a price had been paid for the raw material which seemed to the casual observer ridiculously high. The first plant was built at Owensboro in 1896. It has operated since and has purchased each year therefrom from 10,000 to 15,000 tons of stalks. Not only has it proven beyond the cavil of a doubt that it was not a wild speculative scheme to prey upon the credulity and ignorance of the farming class, but it has clearly demonstrated that it is a successful investment and that the possibilities

A. G. WINTER, General Manager of the Marsden Co.

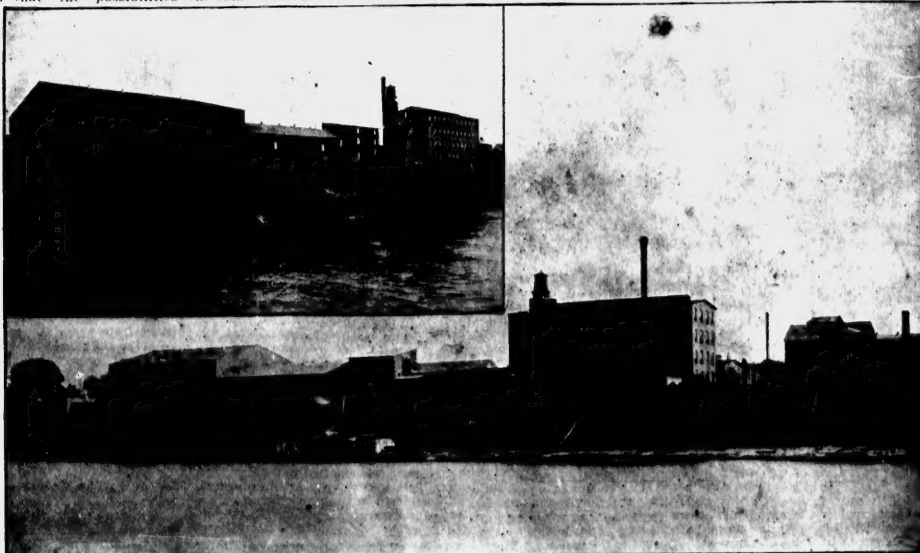
been selected because of their situation in excellent corn belts. It is the intention of the company to build plants over the country as the success of the enterprise warrants.

The Marsden company is a concern with almost unlimited resources. From the time that Mark W. Marsden obtained the first patent on corn stalk products, Feb. 19, 1895, expenses have been attached to the enterprise which would have frightened any but men of large means. The general offices are at Philadelphia. Mr. W. W. Gibbs is the president; George Philer, Samuel R. Shipley, Edwin S. Cramp, George S. Graham, J. R. Williams, C. E. Platt and E. C. Lee constitute the directory.

All of these men are prominent financiers of the east, but the most notable perhaps is Mr. W. W. Gibbs. He holds an unique position in the world of finance, by reason of his peculiar resources. He is recognized as the leading promoter of new projects. His great power lies in a wonderful faculty of perceiving the commercial value of new and original ideas. He seems to be able to grasp propositions involving millions of dollars as clearly and as quickly as most men would a hundred dollar deal. He has astonished the financiers of the country by taking hold

millions of dollars, and has never known what the word "failure" means. One of these was the Poughkeepsie bridge across the Hudson river. Another was the electric storage battery system, which revolutionized the use of electric power. Still another was the United Gas Improvement company, now capitalized at \$34,000,000, the pioneers in water gas manufacture, and the method which has superceded every other system in economic value. He has developed coal and iron fields all over the country. His latest venture is the organization of a company with a capital of \$75,000,000 for placing medium-priced automobiles on the market. He has secured control of patents covering the use of oil and gasoline motors and proposes to manufacture automobiles at a price within the reach of the well-to-do business man.

Mr. A. G. Winter is the general manager of all the cellulose factories. To him can be given almost the entire credit for having made possible the end for which the Marsden company was organized. Until a little over a year ago Mr. Winter was superintendent of a cellulose factory at Rockford, Ill. There he made a deep study of the needs and necessities in the manufacture of cellulose products. He was not a trained mechanic,



TWO DISTANT VIEWS OF THE MARSDEN FACTORY AT OWENSBORO. In the lower picture observe the steamboat and floating factory, with two barges, used to gather corn stalks from the river landings to which the farmers deliver the stalks. The floating factory is used to put them through the first operation of manufacture, if desired.

but had a very practical mind for grasping the workings of machinery. He made many improvements in the process used at that place and with such great success that Mr. Gibbs placed him here at the Owensboro factory and gave him full liberty in constructing machinery and devices to work out the system which he had evolved. At that time it may be said, that the process for the separation of cellulose from the corn stalk was almost a questionable success. Thousands and thousands of dollars had been spent upon machinery, which did not accomplish perfectly that for which it was intended. Too many men were required to operate it. The products could not be turned out to entire satisfaction.

Mr. Winter immediately set about to reconstruct the plant upon his own ideas. He built new machinery from the old. He did not expend vast sums of money in expensive implements. Instead he hired a number of skilled mechanics and put them to work, building himself, building machinery under his own direction. The result was that in a twelve-month he revolutionized the process. By it cellulose is separated from the corn stalks without the use of a large number of employees, and the products are of perfect quality. He accomplished more in developing the cellulose industry in one year than had been accomplished before in its entire history.

Mr. Winter is now superintending the construction of the other plants being built by the Marsden company. He spends only a small portion of his time in Owensboro, his attention being required at the other plants. He is personally a very pleasing man to meet, and endowed with a very winning magnetism. This facility has been of much service to the company which he represents, because it has made him a fine organizer. He has the faculty of drawing good men around him and getting from them the best service and good will.

T. S. Ayres is the superintendent at Owensboro.

The Gathering of the Stalks.

In an interview Mr. Winter discussed with the writer the manner and method of gathering the corn stalks. He stated that when the plant began its operations at Owensboro it was found that the usual practice among the farmers was to husk the ears from the stalks standing in the field by driving the wagons through the standing corn and husking from either side. By this method fully one-third of all stalks standing were broken and tangled under foot, becoming unavailable for their use and economical gathering. Stalks left standing in the field after the ears have been taken off lose their most valuable part for cattle food, viz: the leaves, and reduces the tonnage per acre to the farmer. Besides which it calls for a gathering of the stalks at a season of the year—the late fall and winter, in which farmers hesitate to undertake the disagreeable work. Stalks left standing in the field yield about one ton per acre. It is the object to induce farmers to cut down the stalks either by machinery or by hand at the proper season—about Sept. 1—shock them up and allow the stalks

Corn husked from the shock represents less labor, both to the men and teams, than from the standing stalks, and when it is considered that the stalks cut down yield fully twice as much in weight per acre as when left standing, it will be seen that this method is highly profitable to the farmer. In other words instead of one ton per acre he gets twice that amount in stalks, besides which he lays by his crop in better shape than by the old method, and after delivering to the Marsden company has his fields perfectly clean for the early spring plowing weather.

This in itself is no small item when farmers will remember the disagreeable task each spring of breaking stalks up and burning them or running a stalk cutter over the field two or three times to reduce them to lengths that they may be plowed under. The expense of cleaning a field of standing stalks in the spring should be credited to the cost of cutting down the corn in the fall. As stated above it was the custom in this vicinity to husk the standing stalks, but the Marsden company have proven conclusively to the farmers that it is very much to their advantage and profit to harvest the crop at the proper time and deliver the husks and leaves to the company. It required a considerable amount of argument on the part of the representatives of the company and some experiment on the part of the farmers to convince the latter that he was sufficiently benefited by the new method to warrant what he considered extra outlay.

During September and October in

change one-half ton of baled leaves and husks, which in hay value is equal to about \$6. Thus the farmer receives \$3 for his load and an additional \$3 in available feed value.

Some farmers consider it worth while to cut down their stalks, preserve the fodder and husks and feeding this loose to their cattle. Out of five tons of stalks cattle will be able to gather for feed about one ton. A farmer can bring five tons to the Marsden company, for which he receives \$15, and takes back one ton of baled leaves and husks, for which he is charged \$6, thus giving him the same amount of feed as he could have had for his cattle from his five tons and \$9 in cash. If he prefers it, however, the company is willing to pay him full value in cash for his delivery, but many have found it to their advantage to make the exchange. Owing to the convenient form of the bales of leaves and husks and the fact that he draws the stalks direct from the field to the factory he does not have to preserve them until the feeding season.

If the stalks are harvested in September, or as soon as the season shows that the grain is ripened, much earlier deliveries can be made to the company than by the old methods. One of the main reasons for late delivery of stalks left standing has been the delay of farmers in husking out the standing crop, whereas if cut down and shocked it is a very easy matter to employ farm hands in husking from the shock while the teams are otherwise engaged, throwing it in heaps to be hauled off at the convenience of teams. Besides which by laying aside the crop at the earliest time possible it enables the farmer to take advantage of any early upward change in the corn market, and not being obliged to do his husking after the rise in price has taken place, only to find another change has occurred while he is working, only in the opposite direction.

Considering the matter as a whole, it is safe to say that the value of a corn stalk crop upon any farm is doubled in value if the stalks are cut down in the fall instead of being left standing.

Mr. Winter states further that all the material gathered about Owensboro this year has been handled in the manner above described by the farmers and he has dozens of testimonials from them to the effect that they are now convinced that it is the most economical from a labor standpoint, and the most economical from a money point of view than any other method heretofore used in working up and disposing of the corn crop.

Herbert Myrick, editor of the American Agriculturist of New York; Orange Judd Farmer of Chicago, and several other publications, and one of the best authorities upon economic subjects in the United States, wrote an essay some time since upon the cellulose industry entitled "A Revolution in Agriculture." He made a special trip to Owensboro to investigate the plant and gave the subject an exhaustive treatment. Reference has been made to this paper for much of the data that appears hereafter.

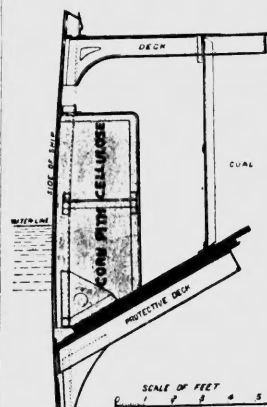
Cellulose Products.

Corn stalks produce the following commercial articles:

1. Cellulose for packing coffer dams of war ships, preventing them from sinking when pierced by shots.
2. Pyroxylin varnish, a liquid form of cellulose, the uses of which are widely varied.
3. Cellulose used for nitrating purposes, especially for smokeless powder and high explosives, as well as for purposes for which dynamite or all other high explosives are required.
4. Cellulose for packing, it being the most perfect non-conductor known against heat, electricity, jars or blows.
5. Paper pulp and various forms of paper made therefrom.
6. Stock food, made from the ground outer shells or shives of corn stalks, and also from the nodes and joints. The leaves and tassels also furnish a shredded or baled fodder.
7. Mixed feeders for stock, containing fine ground shells or shives as a base, and in addition thereto various nitro-

genous meals and concentrated food substances, or blood, molasses, distillery and glucose refuse, sugar beet pulp, apple pomace and other by-products.

8. Poultry foods of two types, namely, Type 1, containing nutriment for laying hens, and type 2, containing nutriment for fattening purposes.



Coffer Dam of Cellulose on a War Ship.

Composition of the Stalks.

Experiments have proven that 100 pounds of air dried Indian corn, when stripped of leaves and tassels, contain about:

- 26 pounds of nodes or joints.
- 20 pounds of pith.
- 54 pounds of shells or bark, called shives.

The nodes or joints contain about 33 per cent of pure cellulose, the pith 30 per cent, and the shives 40 per cent.

How Cellulose is Made.

A description of the process of separating cellulose from corn stalks is out of the question in its entirety without the assistance of numerous drawings and the use of much technical language. A brief outline, however, may be made sufficiently lucid.

The stalks are received from the farmers, tied into bundles as large as a man can handle. They are thrown upon a carrier by which they are conveyed to a cutting machine, wherein they are chopped into bits half an inch long. A considerable part of the leaves and husks pass through without being pulverized. All the stalk, however, is cut up and in the cutting a considerable portion of the outside shell is torn loose from the pith. The bulk then passes up an elevator and is discharged into a pair of large revolving reels, which are clothed with mesh cloth of sufficient size to permit the pith and shell and small particles of leaf and husks to pass through. The coarser portions of the husks and leaf pass over the reel, falling from its end, are caught up by an exhaust fan and conveyed through pipes to another part of the works, where they are shredded and baled as cattle food.

The material passing through the meshes of these reels is elevated and thrown into another pair of reels, which are clothed with wires, and by revolving the same at a high rate of speed, the flat pieces of shell, leaf and husk escape between them, thus bringing about the second cleaning of the pith. Falling into a hopper, under the reels, this material is drawn up by exhaust fans, and carried to attrition mills, and there is ground to a fine meal, making the new corn product.

The Cellulose.

The pith falling over the reels is also caught up and carried to the top of another building, where it is discharged into a grinding machine. This consists of reels, clothed with four different size mesh cloths. From the grading reels

each size material falls upon another separating device, which consists of a series of canvas curtains. The material being delivered at the top of the curtain, the round or short pieces of pith roll rapidly down, while the flat pieces of shell and leaf are drawn upward and backward over the curtain, falling into an exhaust chamber, whence they are conveyed to the same mills that grind the fine cattle feed.

The pith from these curtains is now free of leaf, husk and dirt, but has some small particles of the hard outer shell of the stalk adhering to it. It is then ground up in a mill similar to those grinding the fine feed, during which process every particle of shell is broken loose. The mass then is graded into four different sizes, and each of a different specific gravity.

The four grades then pass to machines wherein the pith is separated from all extraneous material. This is done entirely by air, manipulated by special devices. The fiber and shells are carried back to the grinding mills and are mixed with the feed, the pith in this pure state being again concentrated on a belt conveyor, which carries it to the department where it is chemically treated for fire-proofing.

Inspected by the Government.

After the cellulose has been fire-proofed, a government inspector, who remains continually at the works, takes samples of the material, places it in an iron pan with a perforated bottom and drops into it an iron rivet heated to 1,000 degrees Fahrenheit. If the cellulose simply chars without blaking it is passed as satisfactory. It is then passed to the packing department, where it is compressed by means of a 72-ton hydraulic press into six inch cubes weighing from 12 to 17 ounces. Each cube is then packed into pasteboard boxes and 140 boxes are packed into a waterproof case, and is then ready for shipment.

The Feed.

After passing through the attrition mills, the cattle feed is sifted to a uniform size, any coarse particles it may contain being returned to the mills for further reduction. From the sifting machines it passes to the packing machines, where it is placed in coarse bags to the density of about 30 pounds to the cubic foot.

It will be of no avail to follow the other products in their course.

Commercial Uses of Cellulose and By-Products.

The principal product now manufactured from corn stalks is the cellulose or pith and its principal use is for packing the coffer dams of war ships. The government of the United States, as well as that of most of the other countries, after many experiments, determined beyond dispute that by cellulose war ships could be perfectly protected from sinking, due to the entrance of water. The coffer dams of the ship being tightly packed with about three feet thickness of cellulose, may be penetrated by a shot and the expansion of the cellulose upon contact with the water completely fills the hole thus made. Naturally some water must enter at the point of penetration, but owing to the great capacity of the pith to absorb water, it being able to contain more than twenty times its own weight when not pressed, the water that first enters is at once absorbed. This causes the pith to swell and to close the aperture made by the projectile.

Many war ships of our own government have been built with their coffer dams packed with cellulose instead of cocoanut fibre, which was formerly used. The Italian, English, Russian and French governments have adopted it after exhaustive tests of its merits. The Marsden company at this time is far behind in its orders, and is placing all it can turn out to these governments.

High Explosives.

The pith, either directly or after being treated with a dilute alkali, is easily nitrated into all the various forms of material made from cotton and at far less cost. Its great advantage for these explosives is its perfect keeping properties. The acids which exist in the fibre of cotton are difficult to remove and in cellulose they do not exist. It is



Another View of the Owensboro Factory.

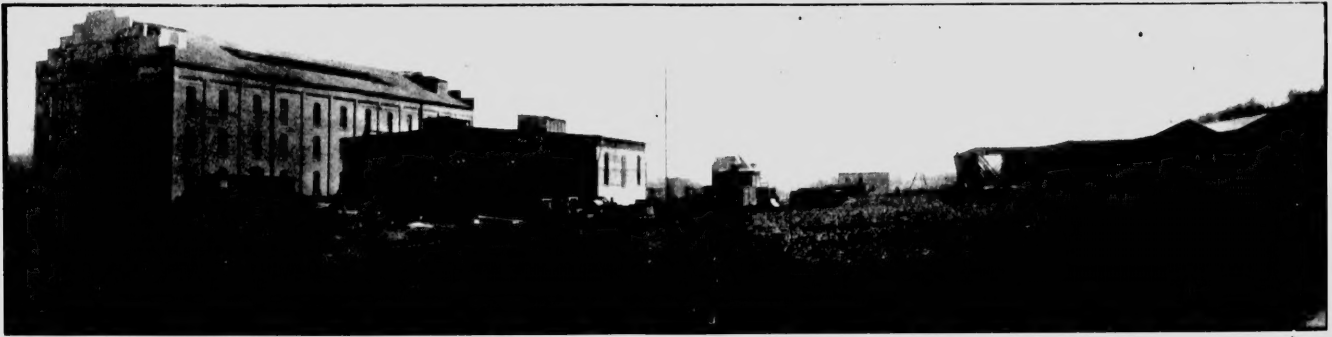


Rear View of Owensboro Factory.

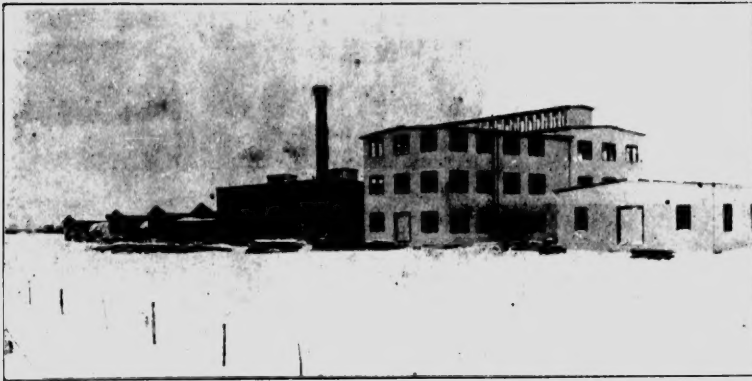
and fodder to thoroughly dry. It has been proven by agricultural experts that stalks so cut down yield heavier grain per acre than when left standing and husked later. The explanation they make for this is that when stalks are left to die and dry on the stump the juices both in the cob and grain, flow backward into the absorbent pith, whereas if the stalk is cut from the stump it dries out evenly and this absorption does not take place. Again, this method of cutting the stalks recovers to the farmer every ear of corn that grows in the field. By the old method great numbers of ears are left in the "down row" and lost. Mr. Winter states that in one season at Owensboro fully 1,600 bushels of corn ears were attached to the stalks delivered to the company by the farmers.

most corn districts is the most favorable season for harvesting, whereas if left standing in the field bad weather and bad roads are very discouraging items to be considered by the farmer when he wishes to deliver material which he has agreed to deliver to the company.

One of the first processes of the Marsden company is to separate the leaves and husks from the balance of the stalks. These leaves and husks are put into neat bales weighing about 100 pounds, are free from dirt and dust and in feeding are equal to the best quality of timothy hay. The Marsden company have this season sold hundreds of tons of these baled leaves and husks to the farmers adjacent to Owensboro. These parties deliver to the Marsden company one ton of stalks and receive in ex-



The Peoria, Ill. Plant, now Nearing Completion.



The Lnsden Plant, looking Northwest.



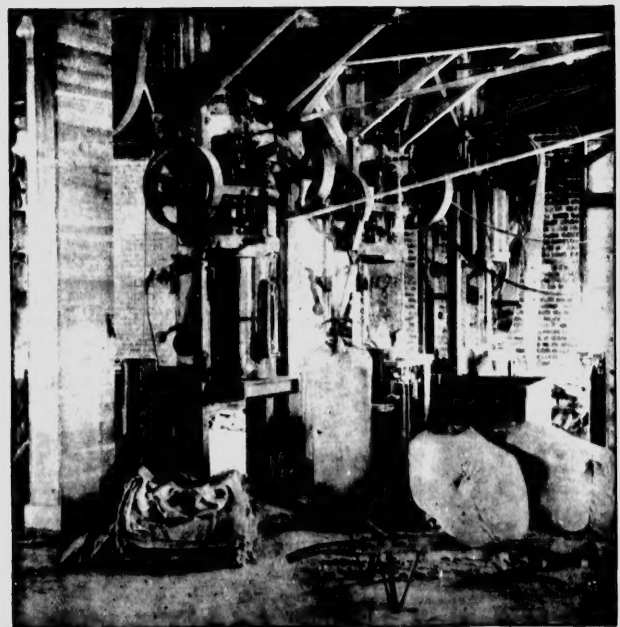
Gathering the Crop.



The largest Freight Cars ever built.



A collection of Corn Stalk Products displayed at the National Export Exposition at Philadelphia, Pa.



Sacking the Marsden Feed.

easily nitrated, easily washed and makes an excellent article for solution in acetate or other solvent for making varnish, and also for making substitutes for gun cotton for the purpose of manufacturing smokeless powder and other explosives. The best smokeless powders and dynamites are made from it. The powders have remarkable permanent qualities. A corporation with \$10,000,000 capital has been formed, with works at South Amboy, N. J., for the manufacture of smokeless powder upon a large scale. The corn pith also absorbs nitroglycerine and makes excellent dynamite for all purposes.

Paper.

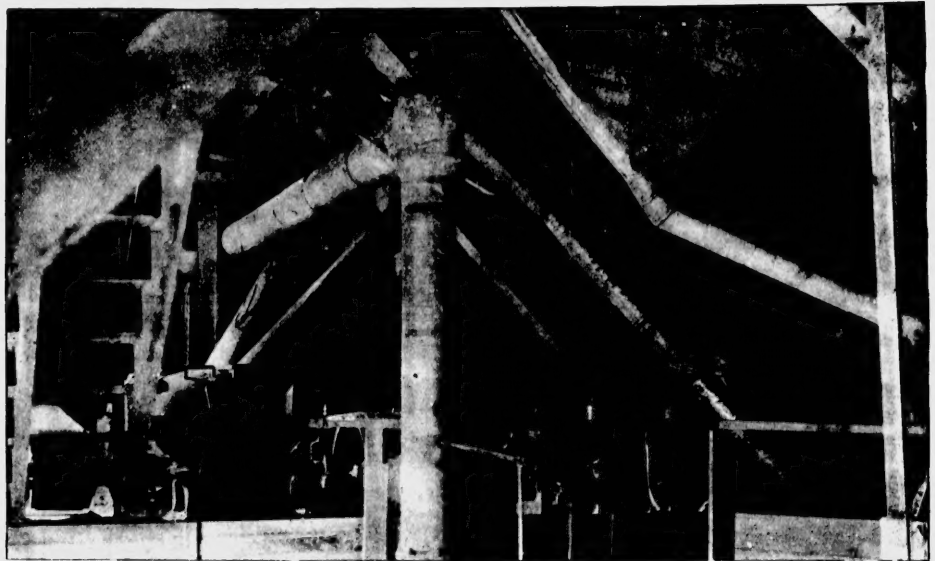
The shells or shives of corn stalks under proper treatment yield a pulp that can be used as a base or alone in the manufacture of paper. It promises to be especially valuable in fine grade papers.

Varnish.

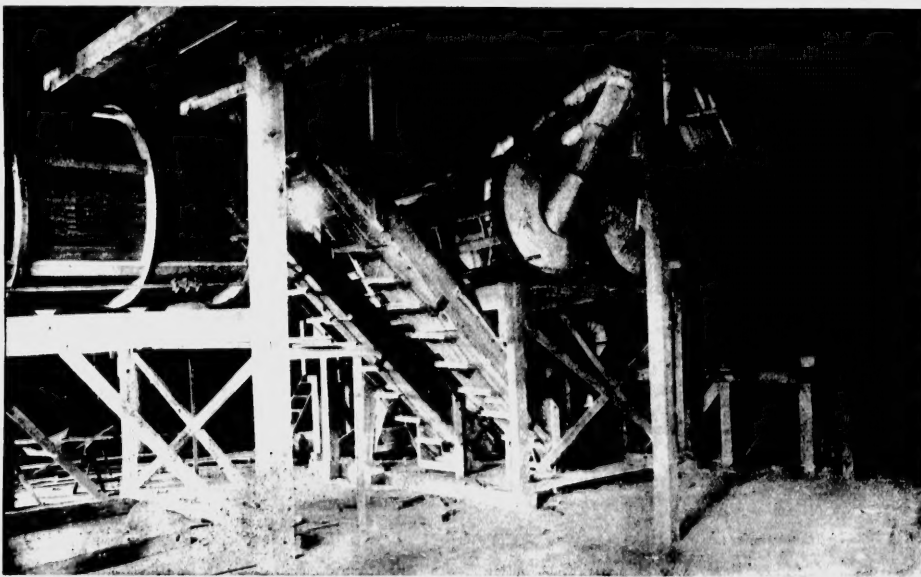
The liquid form of cellulose, known as pyroxylin varnish, is an article which greatly improves the quality of everything manufactured from wood pulp and may also be applied as a coating for all exterior surfaces and used for many other purposes. "Pagamiod," an article made from cotton but far more expensive, was a wonderful invention, but cellulose promises to accomplish as great results.

As a Packer.

Another of the varied uses of cellulose is as a packer. Being a perfect non-conductor of heat, it is used as a lining for refrigerators. For refriger-



A Peep into a Mass of Machinery.



Rear View of Cutter Plant in Mill No. 5.

ator cars it has still another advantage in the fact it minimizes the shock from jars. The jarring expands it, making it fill its space more completely. Other preparations shrink and leave large open spaces.

As a Food Product.

In speaking of this Mr. Myrick says: "It has been shown that the fine ground shives or shells of the stalk, from which the pith has been moved, make an excellent base for cattle food. Extensive experiments were made with this food at the Maryland agricultural experiment station and published in Bulletin No. 43 of that station, also at the New York station, Geneva. Feeding experiments were made under controlled conditions, in which it was established that the fine ground shive contains eleven pounds per hundred more digestible matter and two pounds per hundred more digestible protein than the shredded corn fodder. It was further shown that the material was superior to timothy hay in food value."

"As a base for mixing with other foods this new corn product is found most excellent in every case, giving results of

the most favorable character. The most important function of this material, however, is found in the fact that it is the best absorbent for blood and molasses of any substance which has ever been tried. The food value of blood and molasses has long been recognized all over the world, blood by reason of its high content of protein, and molasses by reason of its content of easily digestible carbohydrates. The sugars contained in molasses have highly fattening properties and are especially suited to preparing animals for the market.

"The mechanical defects, however, attending the feeding of blood and molasses in their natural state are so great that such food is impracticable, but fine ground shives of Indian corn stalks will absorb from three to five times their weight of blood and molasses, and after being spread for a day or two in a dry place will be suitable for packing and transportation. If artificial drying be employed even larger quantities can be absorbed.

"Advantage has been taken of this fact for mixing the finely ground shive with various other food products in order to make a cheap and yet well balanced

ration. It is just the stuff to mix with distillery slop or other forms of swill, vast quantities of which are wasted or lost by methods of feeding now in use. Mixed with apple pomace, the combined feed is more relished and gives better results."

The Leaves and Husks.

This product has given very satisfactory results in the vicinity of Owensboro, as well as in other sections where it has been used. Not only beef and dairy cattle, but young stock, horses, mules, sheep and hogs have done well on the feed in place of hay or pasturage. Owing to its compressible large quantities can be transported in comparatively small space, making it useful for teamsters and army purposes. The following summary will show the comparative constituents of the Marsden feed, dry corn fodder and timothy hay.

	Marsden Feed	Dry Corn Fodder	Timothy Hay
Water	29	42.0	13.0
Dry matter	97.7	58.0	87.0
Including ash	5.1	2.7	4.4
Protein, total	6.2	4.5	5.9
Protein digestible	3.7	2.5	2.9
Fiber, total	41.3	14.3	29.0
Fiber digestible	25.2	9.4	13.4
Sugar, starch, etc.	37.5	34.7	45.0
Sugar, etc., digestible	24.8	24.0	28.4
Fat, total	1.8	1.6	2.5
Fat, digestible	1.6	1.2	1.4
Nitrogen, per cent	3.1	1.8	1.3
Phosphoric acid	1.1	0.5	.5
Potash	1.8	0.8	.9

The significance of this analysis is that the feed has the same nutritious value as timothy hay and its cost is considerably less.

Poultry Food.

The pulverized shives or shells are the base for the manufacture of two kinds of poultry food, one for laying hens and one for fattening broilers for the early market. These relations have been thoroughly tested at the Maryland experiment station. It was found that chickens taken from the incubator and fed exclusively upon it grew with remarkable rapidity and that the pullets began to lay at a very early

age. The food is so made that chickens may live exclusively upon it and thrive perfectly. Chickens eat the poultry food with avidity, especially the kind for fattening. The other is not so palatable at first, but soon becomes so when fed at first with little corn meal.

Peoria, Ill.

The plant at Peoria, Ill., will be the largest of the several plants built by the Marsden company. It is located midway between Peoria and Pekin and has about one-half mile of sidings, connecting with both the Peoria & Pekin Union and the Peoria & Pekin Terminal Union, thereby securing access to all the railroads entering and leaving Peoria, some sixteen in all.

As shown by the illustration on page 7 the mammoth plant of the Marsden company at this point occupies thirty-six acres of land, one-half of which is already covered with buildings, the balance permitting of enlargement as the development of the business warrants.

The corn stalks ground at this plant will be transported to Peoria from Midway, Lincoln and Chenoa, Ill., in the enormous freight cars owned by the Marsden company, and pictured on the same page.

Peoria was mainly chosen for the location of the large plant owing largely to the magnificent railroad facilities and cheapness and close proximity of the coal supply, mines being located at either end of the company's property and 500 yards for the engine room.

Linden Plant.

The plant at Linden Ind., is of slightly less capacity than the plant at Peoria. The location was chosen mainly owing to the immense amount of corn produced within a radius of ten miles of Linden.

Linden is a very pretty little town of 1,000 inhabitants located on the Monon and Clover Leaf lines. These two lines afford excellent facilities for shipment both to the east and south, where large quantities of the Marsden feed are now finding ready market.

Vast quantities of stalks have been gathered at this place the past year. The people in this vicinity have taken hold of the matter in a very earnest way and the company feels very gratified to them for responding so quickly to a demand which they heretofore were not familiar with.

West Point.

Owing to a large demand for the products of the Marsden company for export to foreign countries it was deemed advisable to locate a very extensive

plant at West Point, Va. It is not generally known that the "tide-water" section of Virginia is one of the largest as well as one of the best producers of corn. The factory is located on the Panunkey river near its intersection with the Mattaponi, and it is intended to draw raw material required in the manufacture of cellulose from the bottom lands of these two rivers.

The past season being the first year of operations in this vicinity some little difficulty was experienced in inducing the planters to take up the new line, but the company has ample assurance that next year will witness an increase in the acreage and readiness on the part of the planters to deliver their stalks to the Marsden company in the desired quantity and condition.

It is the intention of the Marsden company to further develop this business in this locality, having proven by investigation the unlimited amount of raw material available in "tide-water" Virginia, both north and south of the present location.

Lincoln and Chenoa, Ill.

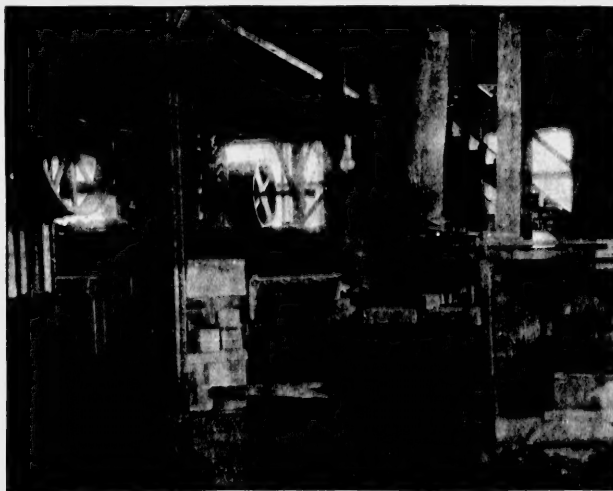
At these points the Marsden company have erected cutting plants, and gathered several thousand tons of corn stalks, and are now installing power and cutting and separating machinery, by the use of which they will cut up stalks and transport them to Peoria for manufacture into cellulose and cattle feed.

The company is satisfied, however, that the material is there in abundance and that it only requires closer acquaintance between the farmers and the methods of the Marsden company to warrant the erection of complete plants.

Factory Equipment.

The factories at Peoria, Ill., Linden, Ind., and West Point, Va., are all equipped with 500-horse power plants. This power is divided up into two units, 350 being steam power and 150 electric power. The operations being carried on in so many buildings so far from the central power house, it was considered advisable to employ electrical transmission of power, in part of the buildings.

The cutting plants located at Midway, Lincoln and Chenoa, Ill., are equipped with 50-horse power engines each. The installation of these power plants along with the heating and lighting was placed with Joseph McWilliams & Co., contracting and constructing engineers of Louisville, Ky. Messrs McWilliams & Co. were employed in a like capacity when the original factory was located at Owensboro in 1896.



Pressing and Packing Cellulose.

Agricultural Resources of Daviess County,

By L. FREEMAN LITTLE.

It has not been many years since Kentucky looked with disdain on the efforts of her sister states to attract immigration and capital.

The proverbial love of a Kentuckian for his native soil has essentially made it a state of homes. Its people were content to be left alone in their comfortable surroundings, caring little whether or

our timber are among the best paying institutions in the state, among which we mention the Owensboro Wagon Company, F. A. Ames & Co. Carriage Manufacturing and the Owensboro Wheel Co. Coal is found nearly all over the entire county. The county is divided about equally into the coal fields; the western portion belongs to the Illi-

nois coal field and is underlain with coal from No. 12 down, including all the numbers to No. 1. Coal is mined in this part of the county at several different places, the most noted being the New Holland mines, five miles below Owensboro. Here coal is mined from a vein 60 inches in thickness. In the same range of hills, but nearer to this city, there are three other large mines where the same coal is mined and of about the same thickness. Many small mines are scattered over the southwestern portion of the county.

The eastern part of the county shows a different geological formation, the coal found there being only Nos. 1, 2 and 3, of the block, semi-cannel, coking quality. There are many small mines in this section of the county, but they have taken out only a small portion of the supply. These three numbers of coal—1, 2 and 3—are the very best of bituminous coals, and great profit awaits those who develop these coal fields. Hundreds of acres of this coal lie within one and two miles of Owensboro. It can be mined at an average depth of 25 feet. A tram road into this city would enable one to supply the entire market.

No more selective field for investment offers itself anywhere than in the undeveloped coal land of this county. The land can be bought very cheaply, or cheaper still can the coal right be purchased, leaving the surface of the land to the original owner.

Clay—The county is peculiarly rich in fire clays. The best clays are found in the eastern part of the county. Clays are found in the eastern edge of Owensboro, and thence continue in an easterly direction to the edge of the county. In this belt are found potteries, pipe, terra cotta, kiesel, red, gray, buff, yellow, tile and fire brick clays. The quality of these clays is almost inexhaustible, while their quality and accessibility make them very valuable. Most of these clays are found under the coal, so that coal and clay can be taken out together—an economic problem rare as it is valuable.

Among the industries that would undoubtedly yield large profits nothing is more certain than a pottery located in these clay fields. There is not a pottery in southwestern Kentucky, and the demand for pottery wares is very large. At present the Owensboro Brick and Tile Co., the Seven Hills Brick Co., and several brick manufacturers are using our clays for the manufacture of brick, sewer pipe and tiling.

The finest varieties of clay are found along the Illinois Central R. R. and are easily mined with or without taking out the coal. This is the greatest undeveloped resource we have and one that will in the future be worth thousands of dollars.

Minerals—Vast quantities of the finest commercial sands, also chalk clays for Portland cements, are found in the eastern part of the county. A thin vein of lead is to be found in the eastern edge of the county.

There is absent from the county any surface indication of rock, and very little can be found anywhere in the county.

The purest water is had in the rolling and hill land by digging wells from 25 to 45 feet in depth. Many clear, never-failing springs are also found in the hill country. In the level land good water is had in the easiest way, by driving a pump, and the best of water in never-

ending supply is had from 20 to 30 feet. For stock water the numerous creeks, as well as the Ohio and Green rivers, furnish an inexhaustible supply.

The climate of Daviess county is delightful. Our winters are open enough for all kinds of outdoor work, with few exceptional days; our summer heat is tempered by the waters of the Ohio, flowing from a northern source. Such a thing as a drought is hardly known; some summers are dryer than others, but there are none when it is impossible to raise a good crop.

Health—No county in the state can boast of a smaller death rate than Daviess. There was a time when our creek and river bottoms were supposed to have lurking in them malaria. But if this ever was the case it has long since ceased to exist. The drainage of these rich lands has added to the health of the county as well as its wealth.

A county's character is no better illustrated than through its common school system. The progress of Daviess county's common schools has been rapid, and we now have schools that are excelled by no county in the state. The old log school house, with its primitive desks and seats, has given way to commodious frame and brick buildings, supplied with the latest improved desks, as well as all the other paraphernalia now so essential to successful teaching.

A notable change in the schools has been the improvement in the method of teaching. This has become possible only through better trained and more scholarly teachers. The standard of excellence for teaching has outrun any other department of the schools. All of the important schools of the county are now only taught by teachers holding first-class certificates, and it is a most rational prediction that in five years there will not be a school in this county taught by a teacher with a second-class certificate.

In the 123 school districts outside of the city of Owensboro, which have a magnificent system of graded schools, there are nearly 10,000 school children. Most of the districts have both a winter and spring term, which afford eight or nine months of school.

To those thinking of moving to Daviess county we can say we are absolutely certain you will not be disappointed in our school system.

The citizens of this county are law abiding and religious. Churches of all denominations are scattered over the county, almost as numerous as school houses. The county is fortunately evenly divided in religious creed. Almost every community has its quota of Catholics and Protestants, which fact has given rise to a broad religious thought, and no one is proscribed for his religious views. This good feeling is a most potential element for the solidarity of a community, and it is a guarantee that one will always have the best of neighbors.

The government of a county is usually indicative of the thrift of the people in the county. Accepting this rule one must then admit that Daviess stands in the front rank for the following reasons: The tax rate is only 25 cents on the \$100; the county has no bonded indebtedness, no debts of any description; she has built substantial iron bridges over every creek of any size in the county; she has a new road system which does away with the old warning in hands system; she has a new and beautiful court house, and her citizens assess \$11,822,901 of property for taxation.

During last year there was raised in the county 179,868 bushels of wheat, 826,600 bushels of corn and 19,518,522 pounds of tobacco.

There are 25 miles of gravel roads in the county. The other roads are dirt but they are kept graded up with the latest improved road machinery and rival the best dirt roads in the state.

The two largest railroad systems in the state—the Louisville & Nashville and the Illinois Central—have roads through this county and into Owensboro, besides the Louisville, Henderson & St. Louis traverses the entire county from east to west. An electric road from Owensboro to Calhoun is now being surveyed, and will doubtless be built within a year. The Ohio and Green rivers are navigable all the year and their waters are constantly stirred by many large steamers carrying both freight and passengers. So that for transportation there are few counties in any state as advantageously situated as Daviess. Our county is forever guaranteed the cheapest of freight rates to all parts of the country—railroads can combine and put up freights, but the rivers cannot.

Agricultural Markets—The general statement that Daviess county has the best market for her crops of any county in the state seems much like boasting, but we will prove it by giving the facts as they are.

As a tobacco market Owensboro stands pre-eminently at the head of the list. It is the largest loose tobacco market in the world. Between twenty-five and thirty million pounds of tobacco are sold here annually. There are about forty large steamers which buy to their fullest capacity. Tobacco of all the surrounding counties is marketed here, most of it being sold from the wagon on the public auction. This saves all the trouble and expense of pricing. This is undoubtedly the best county in the state for the tobacco raiser, for, besides the best of markets, he has the most fertile land on which to raise it. Many of the best farms in this county have been bought entirely on time and paid for in a few years out of tobacco raised on the land. Tobacco is looked upon as the crop to get sure money out of.

Some farmers have cleared as much as \$10 per acre from cornstalks raised in the river bottoms. Cornstalks will average from \$5 to \$10 per acre. The money derived from them is almost entirely clear profit, as they need to go to waste. A ready market for this product, which used to be considered worthless, ought to make farming land within a radius of ten miles of Owensboro worth 20 per cent more than it is.

Nearly one million bushels of corn are raised annually by the farmers of this county. Most of it is put into stock on the farm. Improved machinery makes it possible for one person to cultivate two or three times as much as formerly, is yearly increasing the production of this staple. As above mentioned, the surplus of the crop is sold at the highest market price to the distilleries.

Each year it is noticeable how much more wheat is planted in Daviess, and the increased average yield per acre attests the fact that our farmers are bringing to their old new ideas in its cultivation. Only a few years ago was it that the first brave man planted wheat in the bottom land. His unexpected success has been the guide of many since, and now the bottom land is the most productive of all. Good land in this county will produce from 25 to 40 bushels per acre. The hill land does not do so well, but 20 to 30 bushels are an average yield for it. Red clover usually follows wheat, and it thrives exceedingly well on both bottom and hill land.

Half a dozen years ago, when the Owensboro Canning company commenced business, the farmers of this county knew nothing about raising tomatoes, sweet corn and peas in the quantities demanded by this company. But now they can tell a different tale, and a majority of the farmers within a radius of five miles of the factory yearly raise some of one or all of these articles. Tomatoes pay well, an average yield is from 10 to 18 tons per acre, for which the canning factory pays \$6 per ton. One person can raise as many acres of tomatoes as tobacco, and one does not interfere with the other. Sweet corn is delivered in the shock, and brings \$6 and \$7 per ton. Good land will make from 4 to 10 tons per acre. Peas make a profitable crop, and are away in time to replant the ground in sweet corn for late gathering.

The great advantage in raising produce for the canning company is that the farmer gets money right when he needs it, during his crop time, and when he could not get it out of anything else.

In stock raising there has been a marked improvement in late years. This past season Daviess county had some of the best horses on the race course as fast as horses on the race course as fast as horses on the race course as fast as horses on the race course.

The grade of horses in this county is far above the average and constantly being improved. The same may be said of both cattle and hogs. Many of the largest farmers are now turning their entire attention to these two, and that produces such quantities of timothy, clover, orchard grass and corn as that of Daviess is bound to be a stock raising county.

Every farm has more or less of an orchard of apples, peaches, pears, cherries and quinces, and yearly large orchards are planted. This is in the fruit belt, and the fruit named above grows to luscious perfection. This is an industry that has been neglected, and is one that will pay large returns. In there is one branch of the fruit industry that has lately been developed,



Residence of Dr. Hoover.

not its natural advantages were developed. But now the state has awakened to a new life—the pushing, striving energy of the twentieth century civilization. So it is today that no state is more eager than Kentucky to tell the world of her great natural undeveloped resources.

The scope of this article is to set forth in plain language the advantages of Daviess county to the home-seeker and its many valuable resources for manufacture; to tell of its rich, deep and productive soil, of its almost inexhaustible supply of timber, of the thousands of tons of unmined coal, its fire-clay and other minerals. To show its advantages of transportation, with its rivers always navigable and its railroads never blocked by the blizzard blasts of more northern latitudes.

The earliest settlements of this state were made in the central part of the state, more familiarly known as the "Blue Grass" region. For many years this part of the state, which has come to be known as the "Pennyrite" section, was neglected—a characteristic of the early settlers—and now it is acknowledged that the "Pennyrite" is the peer of the "Blue Grass" in natural resources.

Daviess county, in the southwestern part of the state on the Ohio river, may rightly be called the capital of the "Pennyrite."

The county was framed in 1815, and named for Colonel Joe Daviess, the celebrated lawyer and orator, who was killed at the battle of Tippecanoe. The county contains 410 square miles. It is bounded on the north by the Ohio river; on the south by McLean and Ohio counties; on the west by Henderson county and Green river and on the east by Ohio and Hancock counties. It is watered by Blackfoot, Pup and Yellow creeks in the eastern portion, by Panther creek in the central portion, and Delaware and Rhoades creeks and Green river in the western. All of these streams run through rich alluvial, which is indicative of the soil of the county.

The topography of the county may generally be divided into one-third hill, one-third rolling and one-third level land.

The hill land is a productive gray top soil, with a red clay sub-soil; the rolling land is of the same character, with some chocolate colored loam as top soil; the level land is of two varieties, a rich gray and a fertile black alluvial. These two latter are the most productive soils of the county, and are practically inexhaustible. They are the soils of the creek and river bottoms, of which at least one-fifth of the county is composed. These soils are better adapted to the heavy and dark types of tobacco, and they produce a large yield. They are also especially adapted to corn and tomatoes.

Timber—The county was originally timbered with the heaviest forests of oak of all varieties, poplar, ash, gum, elm, hickory, maple, dogwood, pawpaw, catalpa, locust and mulberry. With most of the county now cleared and under cultivation there still remain large bodies of timber—enough to offer the most flattering inducements to manufacturers; thousands of acres are here bought at reasonable figures either in the tree or delivered on the log yard. The county is full of small saw mills here and there, but there is still timber enough for many future generations. The manufacturers in Owensboro using



Residence of LaVega Clements.

The best corn land is also bottom land, but the river bottoms are better for corn than the creek bottoms. Good corn land produces from 60 to 80 bushels, but corn is raised all over the county, both in bottom and hill land. The bottom land corn produces the largest and heaviest stalks and consequently they bring more money at the Cellulose fac-

the cultivation of the small fruits, berries, etc. It has been demonstrated that these two berries grow here to marvelous size and attain a quality rarely equalled. Those who have turned their attention to these fruits supply the home market and have some for shipping. But there is a large field for the cultivation of fruits, situ-

...Owensboro Public School System...

Unexcelled for Efficiency.--An Outline of its Scope.--Methods.--The Officiate.

By Supt. James McGinniss.

ated as we are, between St. Louis and Louisville, and a direct line of railroad into both cities, where there is an almost unlimited market for these, as well as all kinds of fruit.

Farming land in this county is not as high priced as it ought to be, considering its many advantages, its markets, its facilities of transportation, its people. Good farming land can be had for \$25 to \$45 per acre, while nearer Owensboro highly improved land will cost as much as \$100 per acre. But good land that will produce as well as any land in the country, with ordinary improvements, can be had for \$30 and \$35 an acre.

For the farmer there is no more en-

Owensboro is the natural metropolis of the country round about, including a number of enterprising and progressive towns, villages and communities, and some of the most substantial families now resident here, came to the city on account of its superior educational advantages. Indeed, no better argument on the practical business side could be offered for the maintenance of a high standard, educationally. The school question is an every-day question. No man with a family would willingly come into a city known by him to be behind in this direction; and, on the other hand, men in every walk of life--merchant or mechanic, capitalist or laborer or farmer, looking about for a

equipment of the same. Owensboro in this comparison. No city of anything like its size can show better school buildings, and few cities of larger size can make as good a showing, when location, architecture and general adaptation are taken into consideration, and the fact that ample accommodation is afforded to all who apply for entrance. On the side of sanitation, no pains have been spared to find what is best, and money has been freely invested when it was known what was best to invest in. Heating, ventilating, the arrangement of basements and water closets, the filtration of all water used in the schools, these and similar matters have received and are receiving due and proper attention. In the matter of seating the pupils both health and comfort are considered, single desks of most approved pattern and workmanship being used throughout the schools.

To begin with the buildings and grounds, it is worth noting that ample grounds in each case well located, surround the six buildings already erected, and in the case of location just purchased in the western part of the city, this has not been departed from, that piece of ground being one of the most desirable both in location and size in that neighborhood. The colored schools have two buildings, one in the eastern and one in the western part of the city, known respectively as the Eastern and the Western Colored schools. The former has three rooms, with three teachers, under the principalship of Prof. Lewis R. Lewis. The latter, with nine rooms, seven of them already in use, includes also the Colored High school, the whole under the principalship of Prof. C. C. Monroe.

Of the buildings devoted to the white pupils the High school building is situated on Frederica street, the Walnut street school, the Main street and the Seventh street on streets as indicated by the name; the Main street school, however, occupying a full block between Main and Third streets. A new building is in contemplation on Lower Main street, and plans have been adopted for a substantial addition to the High school building, work on which will be rapidly pushed this summer, with the intention of having it ready for occupancy by the opening of the fall session.

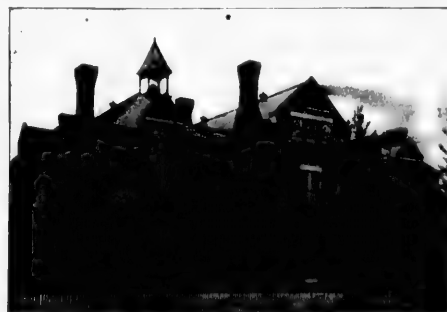
The schools are organized on the basis of primary, intermediate or grammar school, and high school or secondary school, there being four years of school work devoted to each department, or twelve school years in all. The high school has been reorganized on the basis of what is termed by educators "The report of the committee of ten on secondary schools," this reorganization and the work done since in pursuance of that program placing the schools in the front rank. A pupil can choose a business course if he will, stenography and typewriting being freely offered to all who choose to take them, this subject being under the tutelage of Prof. R. P. Miller, former court stenographer and an expert in his line. German is offered from the sixth grade through the school. Music, under the careful supervision of Miss Harriette Doughty, is studied and successfully taught throughout the schools. Throughout the schools drawing is taught, and in the High school Mrs. J.

school. This institution is well equipped for physical, chemical and other experiments, and the pupils are encouraged in individual work in this direction. Mathematics, as high as and including trigonometry; history, the sciences, Latin, with an unusually full and complete course; Greek, three years; German, four years; composition, etc., indicate something of the completeness of the course. The High school department is divided into a male and female high school. The intermediate department covers the work known as that of the grammar school, while the first four years are devoted to a mastery of the rudiments. It is perhaps in the primary grades, and in

hearts enriched, the while their power to express themselves in good English has been developed.

The discipline of the schools is ever an important matter. It is in this direction that the Owensboro schools are to be especially congratulated, for the discipline is that of a well regulated family. Perfect harmony exists between the teachers and their principals and the superintendent. Pupils are dealt with gently but firmly, and their rights and privileges are not lost sight of, while of course the discipline of the schools is maintained.

One of the chief factors contributing to the successful conduct of the schools of Owensboro has been the character of



Main Street School.

the first primary grade in particular, that the most careful work is done, if there is any difference at all in the thoroughness required. It is considered that it is here that a most careful foundation is needed, and the first primary work is the pride of the system, the teachers in this department being such as have demonstrated superior ability being entrusted with such important work. The foundation work in arithmetic, reading, spelling, composition, drawing, music, etc., is carefully done in this grade, and they are accustomed before they are long in school to put in writing everything they are required to do, and this writing is neat and legible from the first, almost. The schools would ask nothing better than to be judged by the work done in this first grade.

It is in the matter of a close and careful supervision that the schools are considered to excel. Each district or building is in the charge of a capable and experienced principle, who counsels and advises at every turn. The superintendent, Prof. James McGinniss, knows the school system as it came under his hands nine years ago, and knows as well the things that have been attempted during his administration, and it is in his plan of supervision to carry the whole plan of the schools as well as the details and practical working out of this plan in mental grasp.

Perhaps the most strenuous efforts recently put forth have been in the direction of practical work in English composition in all the grades. Superintendent McGinniss has made this the thing most to be stressed, and the suc-

cess attending the efforts of the school system in this direction, while of course incomplete at this writing, the school year having not been completed, is remarkable. Children find that almost unconsciously, they are being led to express themselves; their mental horizon is being enlarged, and their minds and

men offering themselves to bear the burdens, onerous enough, grateful and honorable although they be, of the board of education. The membership of this body from the first has been of such character as to make it worthy of special mention that such and such a man has served a greater or shorter length of time as a member of the board of education. Composed of men of almost every walk of life, but chiefly of men of affairs, chosen for fitness and for that alone, they have given of their valuable time, without compensation, and begrudged neither time nor labor, often giving far more care to the affairs of public education than they were able to bestow on their own affairs, and asking but one thing in return, that the schools should be kept up the high standard aimed at from the first, and that comfort and advantage should attend the schools from first to last. This accomplished, as indeed it has been, the honorable gentlemen thus serving, have felt more than repaid for all their expenditures of care, time and thought.

President--Reuben A. Miller.
President Pro Tem--John Riley.
Secretary--Chas. Carter.
Treasurer--B. F. Birkhead.
First Ward--J. W. Carter, R. A. Miller.
Second Ward--N. O. Ford, J. C. Fredrick.

Third Ward--John Hughes, T. J. Lea.
Fourth Ward--John Riley, T. H. Guthrie.
Superintendent--James McGinniss.

It is needless to add that any officer above named, and especially the superintendent, would at any time be



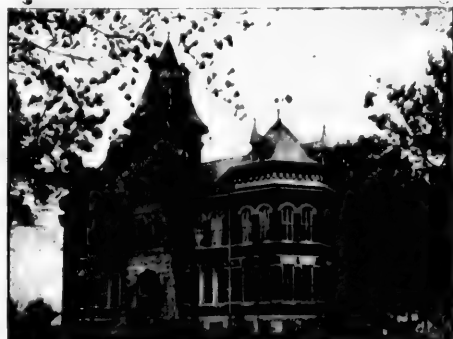
High School.

ticing place on the earth than Davies county. He finds here the most productive land; a temperate climate in which he can work outside nearly the year round; a market unequaled anywhere for everything he can raise; a metropolitan city of 20,000 people from whom to buy his supplies, and the most congenial people in the world with whom to live. Kentucky hospitality is known wherever Kentuckians are known. It is not a myth, but a living, breathing fact that our people are big-hearted and open-armed to the stranger. They want him in their midst, and they will make him feel that he is welcome.

The public school interests in Owensboro have ever been regarded as a sacred trust by those into whose hands it has from time to time been committed, and on the part of the community in general it has ever been deemed one

place in which to spend his later days, with his children growing up about him--would consider it not merely a strong but the strongest argument in favor of a city inviting his coming that it had long been noted for its fostering care towards its public educational institutions.

This care is not limited to any one department of the school system. On the educational side, in the matter of strict requirement as to the preparation of teachers before appointment, and their careful training and close supervision over their work after appointment, and the pursuit of studies calculated to enlarge their views on teaching, under the direction of the superintendent, the system is fully abreast of educational thought. The supervision is thoughtful and intelligent. The progress of the schools is evidenced by what is undertaken and



Walnut Street School.

of the most important, if not a transcendent, interest. If the question were asked, "For what is your city noted?" the reply of every parent and guardian would be: "Our city is noted for its excellent public schools." And this sentiment for public education has characterized this city from the very first.

and by the recognition of their excellence and thoroughness on the part of many representative higher institutions of learning throughout the country. Pupils are admitted on diploma, without examination, to some of the best universities of the country.

In the matter of school buildings and

W. Jeter has charge of the art classes, which do excellent work from casts, etc. Pupils interested in mechanical or industrial drawing also have opportunity of pursuing their studies. Pupils may elect a classical, a Latin scientific or an English course. The college requirements in English are taken in the

cess attending the efforts of the school system in this direction, while of course incomplete at this writing, the school year having not been completed, is remarkable. Children find that almost unconsciously, they are being led to express themselves; their mental horizon is being enlarged, and their minds and

more than pleased to answer any inquiries as to the schools on the part of any contemplating coming to the city. Pupils coming here from communities where graded schools exist of recognized standing, are admitted on their cards, duly signed by the authorities of the schools whence they come.



Seventh Street School.

The Churches of Owensboro.



Fourth Street Presbyterian Church.

Early Kentuckians were of militant tastes. The Indian objected to the disturbance of his hunting privileges, and made known his objections with more or less emphasis with scalping knife and tomahawk. Such a foe could only be withstood by a brave and warlike people. The Indian soon found himself outclassed in the contest and retreated to the north and to the south or turned his face to the setting sun.

When one of this warlike strain began to be religious the result that followed was most natural. When enlisted as a soldier of the cross he fought the devil and his emissaries as he had fought the Indian with all his might. The missionaries who first visited the state were men of zeal, courage, self sacrifice and abundant in resources. Whatever their creed, they were ready to adjust it to existing conditions. The General Baptist denomination opposed missions, members of that church realizing that Kentucky itself was a missionary field, protested, and the United Baptist church favoring missions, was the result. Some earnest Presbyterian clergymen found themselves in urgent need of help and one properly educated was at hand to receive orders, and so they organized a Cumberland Presbytery and ordained such as they need. Having made this inroad on their creed they discarded "election" and so another church was organized. The early emigrants built stockades as protection from the Indians and similarly the early Christians in the state, pious, earnest and honest, built doctrinal stockades to protect themselves from each other. Now and then under a flag of true Baptist and Methodist preachers would hold a joint revival, but it would hardly be over before each was back in his pulpit ready to demonstrate by joint debate the heresy of his brother.

In the early days preachers of all denominations were itinerant. Not until 1818 did Louisville have a stationed Methodist preacher. Camp meetings and great revivals were held in country places. There was at first doubt as to whether towns were favorable to the work of grace. These doubts were, however, overcome at last. Churches sprung up in towns and flourished. The denominational battles-royal of a quarter of a century or more ago are heard of no more. While Christian unity has not come, yet all must admit, as the years go by, that denominational barriers are not so stupendous as the once were, and that Christian people of all churches find it easier to work together for the common end of bringing salvation to every lost child of Adam. No where is the progressive spirit of Christian toleration more manifest than in Owensboro. As Christian love grows in force and volume, denominational lines will grow dimmer and weak and struggling churches will become equal and honorable parts of the great army of the living God whose mission is to capture the world for Christ.

Walnut Street Baptist Church

The Walnut Street Baptist church, located on the corner of Fifth and Walnut streets, was organized Nov. 5, 1876. The present church building was built in 1878 and '79. It has a seating capacity of 400. Its present membership is almost 400.

The pastor of the church is Elder Jno. W. T. Givens. He was born at Glenville, Ky., Jan. 22, 1870. He entered Bethel college, Russellville, Ky., at which institution he graduated in the classical course in June, 1893. In 1890 he was ordained to the gospel ministry at Glenville Baptist church, and while at Bethel college was pastor of Whittaker's Grove church.

After graduating at Bethel college he entered the Southern Baptist Theological seminary at Louisville, Ky., where he remained till the spring of '96. While in the seminary he was pastor at Worthville, Ky.

September 19, 1895, he was married to Miss Zella May Robertson of Cleopatra, Ky.

After leaving the seminary he was employed for all his time by his church at Worthville.

First Baptist Church

This church was organized in May, 1835, and the ground now occupied by the church and parsonage was purchased in 1838 for \$1,000. The present church building was erected in 1859 and 1860 at a cost of about \$9,000 and has a seating capacity of 800.

It has a membership of some 500 members and its property is valued at about \$30,350. Three Sunday schools are maintained—one in the lecture room and one at each of the two mission chapels.

The present pastor, Dr. G. L. Morrill, is a talented and eloquent minister, and was pastor of the First Baptist church of Anamosa, a., for two years; of Calvary Baptist church, Minneapolis, Minnesota years, and of Calvary Baptist church of Denver, Col., two years.

St. Paul's Catholic Church

St. Paul's Catholic church, corner Fourth and Bolivar streets, was built in 1857. Rev. Thos. F. Gambon was its first priest. It is today the leading catholic church in the county.

In the latter part of October, 1892, the Rev. Edward S. Fitzgerald was appointed successor to Father Gambon. The Rev. Edward Shields Fitzgerald



St. Stephens Catholic Church.

was born in the city of Chelsea, Mass., March 24, 1860. He entered the preparatory department of Boston college, from which institution he received the degree of Bachelor of Arts June, 1882. Having determined to devote his life to the priesthood he entered Preston Park Theological seminary, from which he was ordained priest June 14, 1885. Father Fitzgerald's first mission was St. Eugene's church, Bardonia Junction, Ky. There he remained two years; thence he was appointed chaplain to the Rt. Rev. Bishop of Louisville and in charge of St. Mary Magdalene's church. After filling this office for five years he was appointed pastor of St. Paul's congregation at Owensboro.

The Christian Church

The Christian church is one of the youngest of the religious bodies of Owensboro, yet its growth has been rapid and is now one of the leading church organizations of the city.

The growth of this church has been rather remarkable in the last ten years. In 1888 the membership was 180, at present it numbers over 500.

The church is alive to all the missionary and benevolent movements of the disciples. Its contributions, both to home and foreign missions, have steadily increased during the last decade. Rev. R. H. Crossfield is the present efficient pastor.

Evangelical Zion Church

The Evangelical Zion church, associated with the German Evangelical Synod of N. A., was organized by the Rev. G. Schoettle April 2, 1872. Within two years after the organization the members built a parsonage and erected a church at a cost of nearly \$5,000, and including the new parsonage, which was built in 1889, the church property represents at present a value of nearly \$10,000.

The congregation is steadily increasing in membership, which numbers 300. Rev. Wm. A. Bombard is the present pastor.

First Presbyterian Church

This historic church was one of the first Presbyterian organizations in western Kentucky. It was formed November, 1844, by a committee of Louisville Presbytery, of which the celebrated Dr. W. L. Breckenridge was chairman.

In March, 1890, Rev. Chas. P. Luce, Ph. D., was called to take charge of this congregation. During the first year of his pastorate the present handsome church was planned and erected on Fred erica street, at the corner of Seventh at a cost of about \$25,000. The memorial windows are among the finest specimens of church decoration, representing six copies of masterpieces in sacred art. The congregation also owns a beautiful parsonage, valued at about \$5,000. February 1st of this year Rev. Leslie H. Hudson of West Union, Ohio, was called to the pastorate of the church and recently took charge.

Cumberland Presbyterian Church

The Cumberland Presbyterian church was organized in 1839 by Rev. Calhoun. Its first building, the oldest church in the city, is still standing on St. Ann street.

During the pastorate of the eloquent Dr. Bowers, which began in 1885 and ended in 1891, the present elegant house of worship was erected. Rev. W. S. Danley, D. D., the present pastor, has been in charge of the church since May, 1895. The congregation is in a prosperous condition, numbering on its roll 450, and constantly increasing its membership.

Third Baptist Church

The Third Baptist church was organized with 491 members on August 9, 1896. To this number have been added 533, the total net membership at present being about 950. Its magnificent and commodious house of worship, comfortably seating 2,500 people, is located on Allen street, at the very center of the population of the city. It is a modern church auditorium and Sunday school room combined.

It is a vigorous missionary body, sustaining a city missionary and working for all classes of people at home, and a foreign missionary, located at Chinkiang, China, working for the heathen abroad. The pastor of the church is Rev. Fred. Douglas Hale, D. D.

Although the youngest church society in Owensboro, the Third Baptist church has one of the finest buildings in this section of the state. A series of revival meetings were recently concluded which added many new members to the church and created a wide interest in religious matters throughout the city.

Fourth Street Presbyterian Church

This church was organized November 23, 1844, by a commission of the Presbytery of Louisville.

The first minister in charge was licentiate John F. Smith, who served the church as stated supply from March, 1845, to February, 1846.

The first church building was dedicated May 12, 1894. It is a brick structure, yet standing on Third street, between St. Ann and Allen. On March 30, 1884, the new auditorium was dedicated, since which the various rooms have been added at a total cost of about \$25,000.

The church has been commendably a church of long pastorates. During the



First Presbyterian Church.



St. Joseph's Church.

The stemmy of the American Tobacco company in Owensboro is the largest in the world.

Y. M. C. A.

The Young Men's Christian Association of Owensboro was organized in 1893 with 295 members. The first president was Isaac N. Parrish and he in turn has been succeeded by C. L. Martin, Jas. H. Parish, E. H. Clarke and Geo. H. Cox, who holds the office at present.

Mr. C. E. Baldwin was called as the first general secretary and began his work August 15, 1893. In rented rooms on the northwest corner of Third and Allen streets. Mr. Baldwin was general secretary for one year and three months, when he was called to Lexington, Ky., and was followed by W. A. House, who occupied the office for three years and nine months.

During these four years of life the association had so commended itself to the citizens of the city that when the idea of a permanent home for it was suggested money was pledged for a building and a lot was purchased on the northeast corner of Third and Allen streets, where the large and most convenient building, costing \$28,000, now stands.

Mr. House was called to the larger work of Covington in September of the present year and was followed by C. R. Boucher, the present general secretary, assisted by A. W. Ruetken, physical director.

The work of the association is conducted by a board of directors, fifteen in number, of whom Geo. H. Cox is president; Loriford Truman, recording secretary, and C. W. Wells, treasurer.

Owensboro has twenty-five church societies. The buildings owned by these aggregate a quarter of a million in value.

The assessed valuation of property in the city of Owensboro is about \$5,000,000, an average of \$300 per capita.

Owensboro is one of the greatest tobacco markets in the south, and the largest proportionate to its size in the country. There are twenty buyers of leaf and strip, three tobacco manufacturers, twenty-four stemmeries.



Y. M. C. A.

A large and commodious edifice in the manufacturing section of the city. Rev. Alex. T. McConnell is pastor and the membership is steadily increasing.

St. Joseph

St. Joseph (German) Catholic church of which Rev. Jos. Carman is pastor, is located on the corner of Fourth and Clay streets in the residence portion of the city and is a neat, substantial building with parsonage adjoining.

Hebrew Synagogue

Congregation Adath Israel was organized in this city in 1863 and their present house of worship, on the corner of Fifth and Davies streets, was built in 1876. They have a membership of about thirty-five and hold weekly meetings—Friday nights and Saturday mornings—but at present are without a rabbi.

Methodist

Main Street Methodist church, Rev. E. P. Crow, pastor, is located at the lower end of Main street in the manufacturing district and has a membership of about 200.

St. Stephen's

St. Stephens Catholic church, on the corner of Main and Mulberry streets, is

fifty-four years of its existence it has suffered a change in pastors but three times. The average pastorate has been seventeen years. These facts prove that it has been a faithful church and served by faithful pastors.

Rev. Edward Everett Smith is the present pastor.

First Methodist Church

Settle Chapel, Methodist church, is situated at the corner of Fourth and Davies streets, having a seating capacity of 650 and ranks second in the Louisville conference of the Methodist Episcopal church south in its benevolence, salary, etc. It occupies a leading place in all the energetic work of the conference. It owns a handsome parsonage adjoining the church property. It also owns two missions, one in the eastern and one in the western part of the city. One thing well worth noting is that Settle Chapel has for years the proud distinction of having met in claims in full.

BANKS AND BANKERS.

Of all the factors involved in the industrial growth and prosperity of any community the banks and bankers are one of the most powerful and important. They are the throttle which control the machinery of trade. Without them there could not be a code and a system of business. They are the thermometer by which the industrial temperature is gauged. Their policies outline the policies of almost all other investments. If they are progressive such will be the character of the community which they serve. If they are grasping and loose in their methods, wildly speculative and uncertain, the contagion will make it self prominent in almost every other line of business.

There is no feature of Owensboro's industrial development which can be more highly eulogized or more unsparingly praised than that represented by her banking houses. To persons unaware of the conditions which make it possible, the fact that the city contains seven prosperous banks, seems little less than extraordinary. It is, however, only the strongest evidence that Owensboro is a place where large capital is invested profitably and where there is a constant demand for money to develop her resources. The capital of the seven banks and one trust company aggregate over \$1,000,000, and the deposits range from \$2,000,000 to \$2,509,000. All the banks in the surrounding towns and frequently those from other states are bidding for Owensboro commercial paper, still leaving a large demand to be supplied by the large trust companies of Louisville and the various insurance companies.

In all the city's history it has had but one bank to suspend and that went into voluntary liquidation, without a depositor suffering any loss. All went through the panic of 1893 without a suspicion upon their stability, which is a tribute to the conservative business methods pursued by them and to the people of the city and county who expressed such confidence in their soundness.

The first bank in the city of Owensboro was started in the 40's by Captain Tom Watkins. President James Weir of the National Deposit bank, who came to the city when it contained about 250 inhabitants, tells the interesting history of the institution. Captain Watkins opened the bank with \$10,000 in cash. On the opening day a party of citizens came to him and borrowed \$6,000, all going on the paper as security. The next day they all appeared again and borrowed the remaining \$4,000, all going upon the paper of another one of their number. The following morning the bank closed its doors never to open again, never having had a single deposit and having made two loans.

The party of citizens took the old steamer, the "Kentuck," made the round trip to New Orleans and spent the \$10,000 in gambling and having a fine time generally. It took Captain Watkins ten years to collect the two loans.

In 1857 a branch of the old Southern bank was established and remained in operation until succeeded by the Planter's bank and eventually by the First National bank of Owensboro.

In 1860 the Deposit bank of Owensboro was organized with a capital stock of \$100,000 and \$16,000 paid in. Following this came the Farmer's and Trader's bank in 1873 with a capital of \$25,000, the Citizens' Savings bank in 1886, capital \$100,000; Bank of Commerce in 1887, capital \$100,000; Mechanic's and Merchant's bank in 1888, succeeded by the Owensboro National bank, capital \$100,000; Owensboro Banking company in 1898, with a capital stock of \$50,000, and the Eagle bank in 1898.

The following statement will be of interest to show the growth of the banking business since 1885:

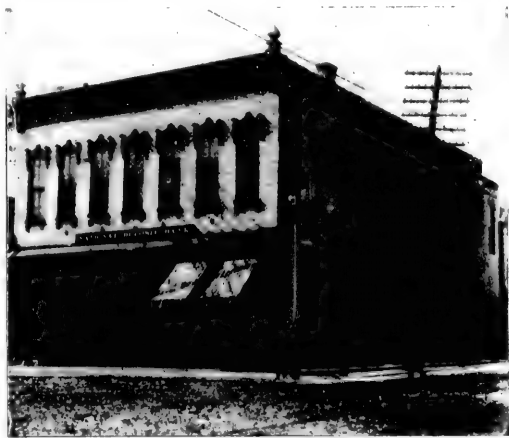
Jan. 1, 1885, four banks capital \$45,000, deposits \$978,000; Jan. 1, 1889, six banks, capital \$750,000, deposits \$1,135,000; Jan. 1, 1890, seven banks, capital \$880,000, deposits \$1,324,000; Jan. 1, 1900, seven banks, capital \$1,500,000, deposits \$2,509,000.

The last published statements of the several banks show a reserve of cash on hand of about 40 per cent, which is above the percentage required by law.

Volume of Business

Cheques \$640,085 43
Deposits 506,127 19

These figures are the total amount of checks and deposits respectively of the seven banks in the city of Owensboro for the week beginning Jan. 22 and ending Jan. 27 of the present year. Each bank was requested to give its checks and deposits for that week and the figures given are the totals. As there is no clearing house system in vogue here, the clearances for the week, which show most accurately the volume of business for any period, could not be secured. These figures, however, will serve to show the amount of money handled in one week by the business men of Owensboro. It should be mentioned in this connection that the week selected was the lightest in business of any for some months previous thereto with all the banks.



National Deposit Bank.

The largest bank outside of Louisville in the state of Kentucky is the National Deposit Bank. It was organized in 1860 as the Deposit Bank of Owensboro and incorporated under the laws of the state. Its first president was Mr. Thomas C. McCreary, with Mr. W. Bailey Tyler as cashier. The capital stock was \$100,000 with but \$16,000 paid in. In 1861 Mr. James Weir was made president, which office he has retained until the present writing. Mr. Weir came to Owensboro in 1842 and practiced law for forty years. It was recently ascertained by a New York banking house that he is the oldest continuous bank president in the United States, no other man having been president of any one bank for a like period. The directors of the bank in the year of organization were Thomas C. McCreary, Allen Gilmour, John H. Smith, George H. Yeaman and Charles H. Moorman.

Following is a copy of the statement of the condition of the bank, made from the original paper, now in the possession of Mr. Buckner:

Semi-Annual Statement

Of the condition of the Deposit Bank of Owensboro on Dec. 31, 1861.

Resources	
Deposit bills	\$16,083 94
Office fixtures and safe	1,457 51
Trotter account	6 99
Due from banks and bankers	
Bank notes	6,661 00
Gold and silver	\$218 13
	\$26,430 26
Liabilities	
Capital stock	\$100,000 00
Capital stock paid in	16,000 00
Due from individual deposits	9,166 45
Profit and loss	1,203 81
	\$ 26,430 26

Profit and loss \$ 1,203 81

(Signed.) W. B. TYLER,
Jan. 1, 1862. Cashier.

Mr. Tyler was cashier of the bank until his death, when he was succeeded by Mr. John Vandling. In 1890 Mr. E. G. Buckner became the cashier and has remained in that capacity until the present.

In January, 1898, the Deposit Bank of Owensboro absorbed the Owensboro National Bank, the two being consolidated and reorganized as the National

Deposit Bank, being a national instead of a state bank.

During the year last past the banking house, corner of Frederica and Main streets, was remodeled and refurnished with mahogany fixtures. The counting room is now one of the handsomest in this section of the country. There are employed in the various capacities nine people.

The following figures show the rise of the National Deposit Bank from a small pioneer investment to one of the largest institutions in the state of Kentucky:

Interior Owensboro Savings Bank.

1860—Total resources	\$ 26,430 26
1882— " " "	628,168 31
1890— " " "	683,447 32
1900— " " "	1,565,721 75

The last published statement of the bank herewith appears.

Second semi-annual statement of the National Deposit Bank of Owensboro, Ky., at the close of business Dec. 30, 1899:

Resources	
Loans and discounts	\$ 817,296 91
Stocks and bonds	26,630 00
U. S. bonds for circulation	
and government deposits	468,000 00
Birking house	12,000 00
Furniture and fixtures	2,500 00
Premium on bonds	34,950 00
Redemption fund	7,500 00
Cash and due from banks	196,784 84
Total	\$1,565,721 75
Liabilities	
Capital stock	\$ 325,000 00
Surplus	15,000 00
Undivided profits	8,650 34
Circulation	151,200 00
Dividend No. 2, 4 per cent.	13,000 00
Secretary of the treasury	40 02
Fund for taxes	4,301 96
Deposits	1,049,089 43
Total	\$1,565,721 75

E. G. BUCKNER, Cashier.

Subscribed and sworn to before me this, the 30th day of December, 1899.

GUS. T. BRANNON, N. P. D. C.
The officers of the bank are James Weir, president; F. T. Guenther, vice-president; E. G. Buckner, cashier; C. C. Watkins, assistant cashier. The directory is composed of James Weir, F. T. Guenther, J. J. Sweeney, Joseph Wile, H. S. Hughes and Wilfred Carico.

The can be paid to the National Deposit Bank and its officers no compliance equal to its own record. It has



Owensboro Savings Bank.

grown up with Owensboro to become representative of all that Owensboro is. James Weir, its veteran president, has been identified with the city for so long and so prominently that a history of it which does not credit him with a portion of the enterprises and progressiveness which has been responsible for its present condition does him an injustice. Mr. Buckner, the cashier, is a man whose wide experience in finance makes him unusually qualified for the important position which he holds. The entire officiate is composed of men of more than ordinary means and ability.

The commercial standing of the National Deposit Bank is a standard from which other like institutions in this section are rated. It is a government repository and handles thousands of dol-

the best security. It is no doubt also greatly attributable to the fact that every one of the stockholders is liable to the depositors for every cent of property he owns and as they are all well-to-do and well known business men, it is easy to see that this bank is one of the best protected institutions in the country. This bank is housed in its own building, one of the best and handsomest structures in the city, and there it carries on a general banking business. The savings department is a feature of the bank and deposits are received in any sum from \$1 up, and in April and October interest at the rate of 4 per cent per annum is allowed on all deposits that have been in three full months.

The officers of the bank are: T. S. Venable, president; Jas. H. Parrish, cashier, and A. L. Parrish, assistant cashier, with the following board of directors: George Parrish, T. S. Venable, Guy M. Deane, James H. Parrish, W. S. Wilson, W. H. Owen, A. L. Parrish.

The capital stock is \$75,000 and surplus \$15,000. The deposits are over \$350,000.

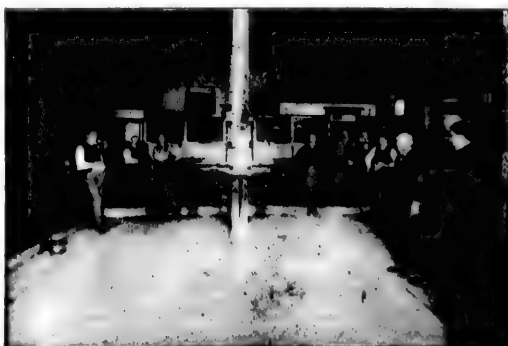
The commercial department of the Owensboro Savings Bank is thorough-



JAS. H. PARRISH,
Cashier Owensboro Savings Bank.

ly equipped, having every facility for the transaction of the business of the merchant, the farmer and the trader, as well as all others who have need of its advantages. In this department they receive deposits from \$1 up, subject to check at any time. For such deposits they pay nothing, charge nothing, but make themselves responsible for safe keeping and return to owner. They furnish deposit and check books and solicit the accounts of merchants and individuals whether their transactions be large or small. Do not think because your account is small that this bank will not want to bother with it. Open an account and see the great advantage it is to you. Deposit all you receive and give checks for all you pay out and in this way keep a record of all the cash besides getting a receipt for every bill you pay.

All the men connected with this institution have had extended experience in business and are upright, reliable and conservative. Mr. J. H. Parrish is the cashier and Mr. A. L. Parrish is the assistant cashier, and upon their shoulders largely devolves the active management of the institution. They are thoroughly qualified for the position and besides being among the best known citizens of Owensboro, they are respected by every patron of the bank.



Interior National Deposit Bank.



J. A. FRANK,
Cashier Bank of Commerce.



C. W. BRANDSFORD,
President Owensboro Banking Co.



PHIL WATKINS,
Cashier First National Bank.



G. A. WILLIAMS,
Cashier New Farmers and Traders Bank.



Owensboro Banking Co.

OWENSBORO BANKING CO.

Rarely in any other city of the size of Owensboro in the country will be found the business and strong financial institutions which it possesses. The Owensboro Banking company, established in 1890, is regarded as a bulwark in financial circles in this city.

The Owensboro Banking company does a general banking business in deposits, loans, collections and exchange, receiving accounts on the most favorable terms, and collections made at the lowest rate. It has paid up capital stock of fifty thousand dollars and its officers are C. W. Brandsford, president; F. Ebelhar, vice president; John Wandling, cashier, with the following directors: C. W. Brandsford, J. W. Slaughter, W. F. Sirman, F. Ebelhar and H. B. Eagles. Such a list of names connected with the institution is all the guarantee it requires as a recommendation for its reliability and soundness.



J. F. GORDON,
Madisonville, Ky.

Standard Finance Co.

There is no better evidence of the fact that Owensboro is a city where money can be found ready for investment in any legitimate enterprise than that the Standard Finance company, which has been operating in the city for some time, and has excelled all previous records of similar concerns.

The Standard Finance company was incorporated Oct. 18, 1899, with Mr. H. G. Overstreet as president; G. T. Cary, vice president; R. H. Glover, secretary and treasurer; Wm. H. Hoover, general manager. H. G. Overstreet, manager Kentucky Distilleries and Warehouse Co.; G. T. Cary, secretary and treasurer Central Trust Co.; Hon. J. F. Dempsey, lawyer and railroad commissioner of Kentucky; R. H. Glover, vice president Central Trust Co.; Wm. J. Hoover, M. V. Monarch, president Kentucky Distilling and Distributing Co.; J. F. Gordon, lawyer; D. M. Griffith, physician; G. T. Herr, assistant secretary Central Trust Co., constitute the board of directors.

The principle of the co-operative investment company was new to most of the business men of the city, but as soon as they understood its basis they began to realize that it presented a safe and profitable investment. The result was that in the four months following the incorporation the company sold more coupons than any other investment company in an equal length of time in the history of the business. Each week and each month finds the volume of business increasing and gradually placing it upon a more solid and firm foundation.

The plan of investment presented by the Standard Finance company is a combination of the best features embraced in the most successful forms of insurance companies and other co-operative enterprises—the strong points having been strengthened and the weak ones eliminated, thus perfecting a form of co-operative investment, conservative enough to guarantee success. It de-



G. T. CARY, Vice-President.
H. G. OVERSTREET, President.

J. F. DEMPSEY.

R. H. GLOVER, Secretary and Treasurer.
WM. H. HOOVER, General Manager.

pends upon the same principles as all the old line insurance companies for its perpetuity. These principles have withstood the test of a century and the immense capitalization of these companies is but an evidence of their soundness.

The plan of the company summarized is this: Certificates of investment are sold, to each of which are attached five coupons. The investor pays \$1 upon each of these coupons at the time of signing the application and fifty cents per month upon each coupon thereafter until the time of maturity. These coupons mature from time to time at irregular periods regulated by several different factors. Sixty-five per cent of the receipts are applied to the redemption of coupons each month and this amount makes the average age of each coupon about 24 months, although they are issued for eight years. The company guarantees but 6 per cent upon the investment, but actual results have shown that 100 per cent may be returned successfully.

There are forty-five similar investment companies in the United States, and there is no record of one ever having failed. Thirteen of these are in the state of Kentucky, the pioneer being the Southern Mutual of Lexington, of which Mr. Wm. J. Hoover was the founder. He is now general manager of the local company, and by his long experience in this line of business is peculiarly adapted for the position. He has already ingratiated himself into the confidence of the business public of Owensboro by his business ability and courtesy.

Of the co-operative system of investment the late Ben Butterworth, the well-known lawyer and statesman, after an investigation said:

"The co-operative system of investment has stood the most searching and exacting scrutiny by men of conceded legal ability, admirable business capacity and unquestioned integrity, and not only is it not condemned by them, but on the contrary is fully endorsed."

THE MESSENGER.

The Examiner, established January 1, 1875, and the Messenger, established October 11, 1877, and consolidated January 1, 1880, formed the nucleus of the present remarkable newspaper property, the Owensboro Daily Messenger, with its Twice-a-Week edition, known throughout the length and breadth of Kentucky, and far beyond its bounds, for its enterprise, its pluck and push, its leadership in public thought and its influence in local, state and national affairs.

The Examiner was established by the late Lee Lumpkin, the Messenger by J. A. Munday. Before the consolidation C. W. Brandsford bought a half interest in the Messenger, and soon after the two properties were merged into one, he acquired the interest of both his partners. After the consolidation the paper was known for some years as the Messenger and Examiner, but on account of the length and cumbersome nature of the name the Examiner end of it was finally dropped.

On the first of January, 1880, both papers having been weeklies before the consolidation, Owensboro being then a town of 5,000 population, a semi-weekly edition was started for circulation chiefly in the town, while the weekly edition was continued for country circulation.

On October 1, 1880, the present editor, Urey Woodson, became identified with the Messenger, buying a half interest in the property.

On January 1, 1884, the semi-weekly was changed to a tri-weekly, and on January 1, 1897, the daily was established and the tri-weekly discontinued.

For the past three years the weekly has been issued in twice-a-week sections, on Wednesdays and Saturdays.

On March 13, 1888, Mr. Woodson bought the remaining half interest of Mr. Brandsford, and immediately organized a corporation known as the Owensboro Messenger company, disposing of a few shares of the stock to some of the employees of the paper.

The officers of the company at present are Urey Woodson, president; Blake W. Fuqua, secretary, and James W. Moberly, treasurer. The Messenger has an established reputation as a news medium of extraordinary value, for a paper of its pretensions, and for its bold, vigorous and aggressive editorial policy that has made for it a unique position among the newspapers of Kentucky. From its earliest days under the present management, it has printed the news as it happened, both of local and general nature without respect to the persons affected. It has so long been a medium of absolute reliability as to the news, that the public has learned to read it with absolute confidence that in its columns will be found, at least, a summary of all that is worth knowing of the events of the day.

In its early history as a daily, it had a remarkable struggle to secure telegraphic news. There was then but a single telegraph line in Owensboro giving communication with the outer world, and it was of doubtful reliability. The telegraph company closed its Owensboro office at 8 p. m., no matter what the world was doing, and the Messenger was forced to extend a telegraph wire into its own office and pay the salary of a telegraph operator, in addition to the tolls of the telegraph company, and the cost of the service in the news centers, in order to keep abreast of the times. As time has gone by the Messenger has likewise spent its money freely for an improved news and illus-

trated service as occasion seemed to require. During the Spanish-American war, in addition to paying the extra assessment levied by the Associated Press, it maintained a special correspondent in New York city, who sent it the cream of the news in the early editions of the New York morning papers (the difference between New York and Owensboro time enabling him to do this), and the Messenger thereby made some locally famous scoops upon its more pretentious contemporaries of neighboring cities—notably the announcement of the battle of Manila, its confirmation five days later by dispatch boat after the cable had been cut, and the battle of Santiago. The Messenger carried this news to within twenty miles of Louisville in advance of the Evansville newspapers. Such enterprising feats are hardly to be expected of what is commonly called a "country daily," and the expenditure of the money necessary to accomplish them, while never apparently justified by immediate results, has not been regretted by the management, in view of the general reputation it has given the paper. It was "broad cast upon the waters."

The Messenger, in addition to being a heavy patron of the telegraph and telephone lines, has likewise maintained a local staff of unusual strength and capacity and has so thoroughly sifted the news field that it has become an indispensable necessity in nearly every intelligent home in Owensboro and surrounding towns.

The Messenger is equipped with the famous Mergenthaler Linotypes, a fast press and electric power, having in all respects a most complete plant, which is carefully maintained in the best of repair and is capable of the best service at all times. It pays the highest price for skilled labor and finds it economical to employ none but the best. During the past five years, under

changed political conditions in Kentucky, the Messenger has had the good fortune to become known as the leading reliable Democratic newspaper of this state, being one of the few dailies in harmonious touch with the Democratic organization. This has extended its circulation far beyond the few counties which were originally considered its territory.

In the political campaign of '95, '96, '97 and more particularly '99, its circulation was extended to almost every county in the state, in a remarkable degree. It indeed grew in 1899 to such extraordinary proportions that its press and mailing room facilities were greatly overtaxed, requiring an extra force night and day for a time, to fill the orders for the paper. After the heat of the 1899 campaign was over it was expected that this great circulation would to a large extent fall off, but the closeness of the result of the election, the subsequent contest for the state officers, the assassination of Governor Goebel and the exciting session of the legislature, together with the firm hold the Messenger succeeded in getting upon the affections of its readers, has maintained its circulation up to this hour at a figure far beyond the expectation of the publishers; and now that we are upon the threshold of another presidential campaign, in which this paper will again be as vigorously edited as in former years, it is confidently believed that its high-water circulation record of 1899 will be at least equalled in 1900.

These facts are so well known to local and general advertisers, the Messenger's columns are daily crowded with high-class advertising matter. A sixteen-page Sunday paper has become a matter of necessity, and the week-day issues are so frequently crowded with advertising that an enlargement, it seems now, will soon be inevitable.

A striking feature of the Sunday edition is a series of half-tone high-class

engravings—a stroke of enterprise that but few papers outside the great cities attempt.

The editor of the Messenger, in reviewing the results of his work in Owensboro journalism for nearly nineteen years, is forced to the conclusion that the almost phenomenal success of the Messenger is due chiefly to his good fortune in surrounding himself with a corps of co-workers who, in their several departments, are hardly equalled in capacity in newspaper work anywhere, so far as he knows. Nearly every man employed on the Messenger has been with the paper for a number of years—a number of them have been "raised in the office"—and all of them engage in their work in a spirit of unselfish devotion and unflinching energy that is remarkable. Nearly all of them are the heads of families, permanent, substantial and reliable citizens of Owensboro, and while by the introduction of modern labor saving machinery the number of the employees of the paper in recent years has been materially reduced, nearly one hundred human beings are maintained through wages paid in the counting room of the Messenger.

The paper, in all its existence, has never missed an issue, save on one occasion. In November, 1890, the Messenger office and its entire plant were, in the middle of the night, destroyed by fire. There was no other plant available for an edition of the paper the next morning, but on the following day it appeared as usual, upon a temporary plant until a new one could be shipped from Chicago.

The success of this paper, while unusual, is but an illustration of what a combination of brains, courage, indomitable will and judicious selection of an organized force of men, each well adapted to the work of his department and all inspired with a single purpose, can accomplish.

SOME OF THE PEOPLE WHO MAKE THE MESSENGER.



JAMES W. MOBBERLY,
Treasurer.



BLAKE W. FUQUAY, Secretary and Business Manager.



JOHN W. LANE,
Circulation Manager



CLINT B. LEIGH,
Managing Editor.



UREY WOODSON, Editor.



FERNANDER MAY,
City Editor.



H. D. BOYD,
Reporter.



MISS PHIL. POINTER,
Society Editor.



ELI GREGORY,
Reporter.



E. E. OWSLEY,
Mang'r Job Printing Department.



JAMES J. RAGON,
Linotype Operator.
Died, April 12, 1900, after 22 years faithful service.



W. L. SLOANE, Superintendent Mechanical Department.



FRANK MURRAY,
Linotype Operator.



LESTER HAY,
Linotype Operator.



CHAS. ROTHLEY,
Linotype Operator.



JAMES OWSLEY,
Pressman.

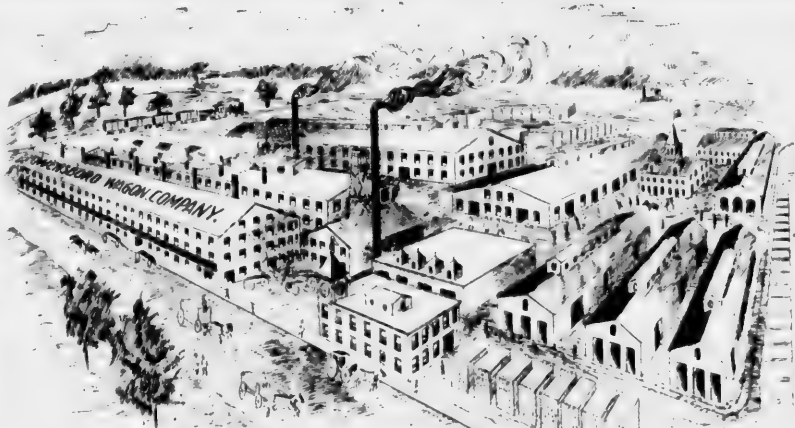


DAN LOGSDEN,
Ass't Pressman

OWENSBORO WAGON COMP'Y.

ENTERPRISING—One of Owensboro's Most Representative Institutions.—PROGRESSIVE.

The one institution among the many manufacturing plants in Owensboro which is the most typical of its constant progress and its spirit of enterprise is the Owensboro Wagon company. Its presence here has brought about many good things. First of all it has given the city the general benefits which accrue from the employment of a large number of industrious workmen, the expenditure of many thousands of dollars each year in the purchase of raw material, and increased traffic. In the second place it is one of the most profitable investments to its owners in this section of the country, thereby demonstrating that large capital may be invested in manufacturing in the city of Owensboro, and by reason of the advantages which it is able to take advantage of, return handsome profits. As a third feature the wagons manufactured bear the name "Owensboro" in honor of the city. As an advertisement for the city this has been widely beneficial. The fourth benefit is the most direct and most commendable of all. It is the unusual liberality in supporting all worthy public



OWENSBORO WAGON COMPANY.

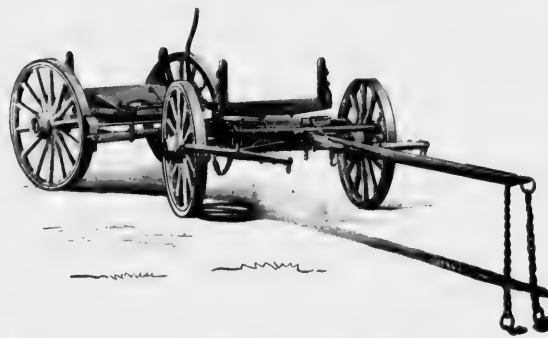
plant is at the head of Main street, where it occupies seven acres of land. We publish herewith a bird's eye view of it. The works are divided into several different departments, a certain class of work being done in each. There is a large blacksmith shop, 50x250 feet, with twelve forges; a commodious two-story wood-working department, 50x240 feet, and a paint shop, 60x160 feet. These do not constitute the entire plant, however, for there are half a dozen warehouses, sheds and small structures for special uses. There are employed from 150 to 250 men the year round, many of whom are skilled mechanics, drawing large wages. The equipment of the plant is all of the most modern and best improved, in order that the finest quality may be put into the goods turned out.

The Owensboro Wagon company manufacture farm wagons, drays and dump carts, but their great specialty is farm wagons, which they place on the market in competition with every make of wagons in this country. They are made of the very best quality of material, constructed in the most substantial manner and handsomely finished.

In 1883, when the works first started, only 300 wagons per year were made. Now the number exceeds 6,000. They



Owensboro Cut Under Dray.



Owensboro Low Wheel Gear.

enterprises. The credit for this lies largely with its president, Dr. J. H. Hickman. There is no project in which he as the head of the concern, does not encourage in every possible way. The first question which is asked the promoter of any enterprise is, "What has the wagon company done?" Dr. Hickman's public spirit and interest in the welfare and prosperity of Owensboro has been recognized by the citizens who have elected him mayor three terms. He is now president of the Business Men's association and his name appears prominently in all affairs making for the advancement of the community.

The Owensboro Wagon company's

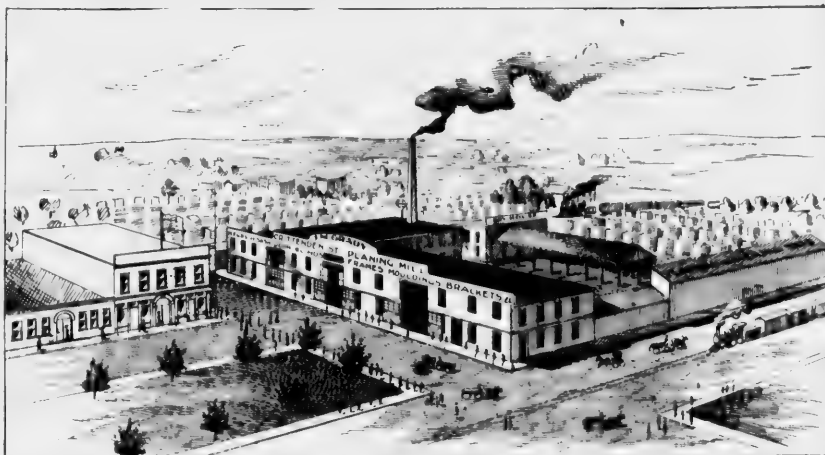


Owensboro Four Wheel Dray.

are sold in eighteen states, going as far east as Virginia and as far west as Nebraska. The territory for the sale of Owensboro wagons is in the south and southwest. Many traveling men are kept on the road selling Owensboro wagons.

The wagon company is incorporated under the laws of the state, with a capital stock of \$200,000, most of which is held by citizens of Owensboro. The officers are Dr. J. H. Hickman, president; C. W. Bransford, vice president; Wm. A. Steele, secretary and manager.

CRITTENDEN ST. PLANING MILL.



Crittenden Street Planing Mill.

One of the largest and best equipped planing mills and lumber yards in Western Kentucky is that of J. N. Grady, situated on Crittenden street near the L. & N. railroad tracks. The plant occupies two acres of land. The mill proper is 180x214 feet in dimensions and two stories in height. The remainder of the ground is occupied by numerous sheds, yards and office building. The mill is equipped with all kinds of machinery necessary to a first-class establishment. It is all of the most modern improved design for turning out the best quality of work at a minimum expense. There are employed in the plant from twenty-five to forty men, as the business demands.

Mr. Grady besides dressing and sawing lumber to order, carries a large and well selected stock of all kinds of building material, including flooring, ceiling, sash, doors and blinds, mouldings, brackets and columns, weatherboarding, lath, shingles, paints, oils, builders' hardware, lime, cement, glass, etc. He is special agent for the famous "Acme" cement, a material which is known all over the world for its superior excellence.

There is no business man in Owensboro who stands higher in the community than Mr. Grady. He is a self-made man, having fought his way from a small beginning until he now owns one of the largest concerns of its kind in Western Kentucky. In matters of public enterprise he has always taken an active and prominent part.

From a business standpoint Mr. Grady is interested in the building up of the city. The more improving going on the more business for dealers in building material. Contractors and all those contemplating building will find Mr. Grady a reliable man to buy from. He enjoys one of the largest lumber trades in the county, which attests to his fairness and to his business integrity.

Owensboro is on the border line between the North and the South. It partakes of the thrift and energy of the one but allies most of its sympathies and traditions with the other.



Mayor Small

Mayor W. P. Small was born in Clarke county, Missouri, in 1841. In 1846 his parents removed to Davies county, Kentucky. All the education he ever received was two or three months' attendance in the county schools during the winter. He first became a farmer, but twenty-five years ago came to Owensboro and went into the tobacco business. In 1897 he was elected to the office of mayor for four years. In such capacity he has served the city faithfully and with excellent judgment. He has performed his duties conscientiously and had re-enforced his already strong influence in city affairs by his good conduct as chief of its affairs.

Mayor Small has a family consisting of a wife and two married daughters. He is a member of the Walnut Street Baptist church.

The Kindergarten System

Kindergarten work was established in Owensboro in the fall of 1891 by Mrs. Margaret Thomas, with Mrs. Sue P. Harris of Louisville as principal, and Miss Chas. Thomas, assistant. At that time the work was but little known, and, as has been its experience since it originated in Germany by Frederick Froebel, it at first met with but slight encouragement. Soon, however,

its merits were so evident that its advocates daily increased, until in the spring of '93 Mrs. Harris had all the pupils she could accommodate.

In the fall of the same year Miss Mattie Thomas, a graduate of the Louisville Kindergarten Training school, took charge of the work and has since conducted it under the name of the Home kindergarten. In 1896 a primary department was added, and in '96 and '97 it was extended to prepare children for the third grade public school work. In '98 Miss Thomas secured the assistance of Miss Ophelia Foley, an experienced teacher of music and a graduate of Cooper Art Institute of New York, and the Fletcher music system in the kindergarten plan was added in the primary department. In '99 the Prang system of drawing was adopted in connection with the other work, making the Home Kin-

dergarten a complete preparatory school where the natural and most approved methods supplied the place of the uninteresting systems of the past.

In the meantime the kindergarten was growing in favor as well as advantage, and as a proof of the fact Owensboro now boasts of two of the best patronized and most perfectly conducted private kindergartens in the South.

The pupils are appreciated not only at home, but even more especially by the teachers who receive them after they leave the kindergarten. One of the most prominent teachers of the city schools says: "I can tell kindergarten children as soon as they come into the room, and I am always glad to have them."

Another says: "They are so receptive and responsive that I prefer teaching twenty children who have had the kindergarten training to five who had not."

The public schools, too, have shown their approval of the system by adopting it as far as practicable in their work. So with such appreciation manifested by the educators and parents of Owensboro, the hope of a free kindergarten, which has long been cherished by its progressive citizens, may very soon materialize—a worthy outcome of the efforts of the Home kindergarten.

MISS MATTIE THOMAS

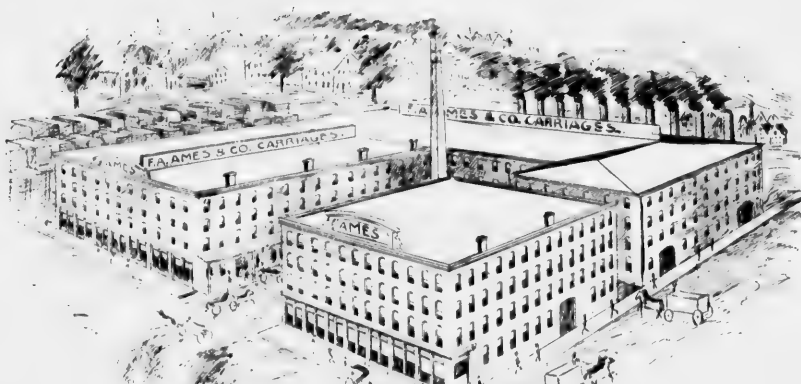
Owensboro is a city of homes. It contains many of the grand old mansions of the anti-bellum days, which are typical of the old southern civilization, and which are gradually giving place to homes of modern styles of architecture. The modern homes will compare with those of most cities of twice the population.

F. A. AMES & CO.

A HOUSE WITH A REMARKABLE HISTORY.



F. A. AMES.



The firm of F. A. Ames & Co., wholesale manufacturers of pleasure vehicles of all descriptions, is one of the largest and most representative factories in Owensboro, and has even a wider significance in being the largest concern of its kind south of the Ohio river and the largest of its kind in the United States, or you might say, the world, owned and controlled by one man. Its importance to Owensboro is not only considerable because of its present proportions, but of its remarkable growth. The business was started in a very humble way about thirteen years ago, turning out barely fifty vehicles a year, and has gradually grown until its present production is over 15,000 finished vehicles per annum. Shipments are made to all parts of the civilized world. They have distributing houses at Kansas City, Mo., Fort Worth, Texas, Havana, Cuba, and are

shipping continually to Germany and Cape Town, South Africa. The Ames plant is situated almost in the heart of the city and occupies a full block of ground in buildings. The property investment of the concern is over \$100,000. It employs from 225 to 250 men, most of whom are skilled mechanics and make a fine body of citizens. To these men there is paid each year a hundred thousand dollars in wages, and manufactures fifty-seven different styles of vehicles.

For some time the concern has been somewhat hampered by lack of room, and during the past winter there has been under construction one building 55 x 80 feet and one 60 x 140 feet, both four stories high, which will meet all immediate demands. The cut of the plant herewith will give adequate conception of the factory.

One of the advantageous features of the industry as carried on by F. A. Ames & Co. is that they work all the material up in their own factory. Many so-called carriage manufacturers simply buy the various parts of vehicles from the concerns manufacturing them, put them together, attach a name plate and sell them as of their own manufacture. This is not the case of the firm we are mentioning. The vehicles are built from the raw material in their own plant. Even the wheels and gears are constructed. This makes it possible to positively guarantee all material and workmanship as first-class, because it is inspected and made under the supervision of their own foreman.

F. A. Ames & Co. have a number of salesmen on the road constantly covering most of the states in the union. The firm has an especially large trade

throughout the southern states. They have developed this vigorously with even prospects of becoming the leading house in the country.

A large part of the hickory, oak, ash and poplar lumber used in the manufacture of Ames' buggies comes from this section. Northern and western Kentucky is known far and wide as the greatest hardwood lumber section in the world, consequently it is possible for Mr. Ames to avail himself of the finest selected timber.

F. A. Ames & Co. issue each year one of the most elegant catalogues of any carriage house in the country. Their 1906 book is especially fine and will be sent to any address postpaid. The following is their announcement to the trade:

"We attribute the demand for our vehicles to several causes. First, we

spare no pains or expense to be the first to introduce the most attractive, up-to-date Eastern styles into the Southern and Western markets; second, we make every part of our vehicles from raw material to the finished job. All our bodies are made in our own factory, are screwed and glued and not nailed. All surrey sills are reinforced with a heavy steel rocker plate; third, we put a guarantee on every vehicle that will stay by it; fourth, we have the best shipping facilities, namely, by both rail and water, and can save our customers considerable in the way of freight.

"Our motto long been to make the best vehicle that can be produced for the least money and sell it at a popular price. That our efforts have been appreciated is evidenced by the record of what we have done."



J. B. GRIFFIN & CO.'S PLANING MILL.

J. B. Griffin & Co.

A fair and just representation of the lumber interests of Owensboro and Daviess county could not be given without the devotion of considerable space to the firm of J. B. Griffin & Co. This firm, which is composed of Mr. J. B. Griffin and C. W. King, conducts a planing mill and lumber yard at the corner of Tenth street and Oglesby avenue, which has a frontage of 450 feet. For eleven years Mr. Griffin was in the business alone at the head of Fourth street, but five years ago Mr. King was taken into partnership and the mill and yard located at its present site, near the intersection of the Texas and Illinois Central railroad lines. Both are experienced men in the lumber business and have met with good success in this business. Both have been born and reared in Daviess county and

by reason of their large acquaintance over the county have built up a trade which has been lucrative from the start.

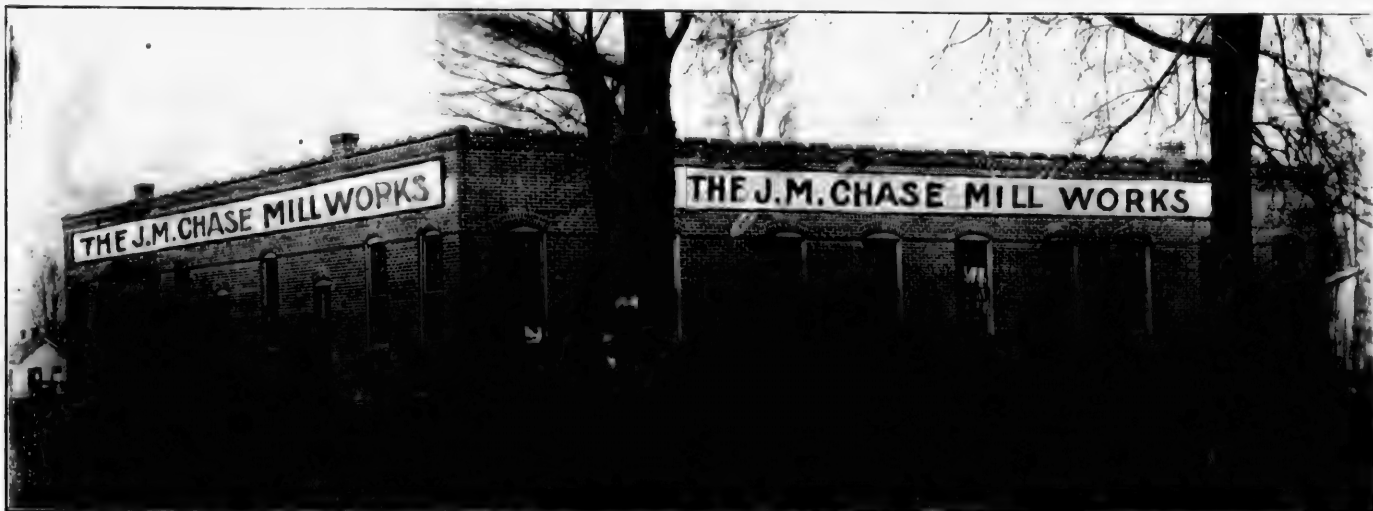
The planing mills turn out all kinds of dressed lumber in all dimensions. From fifteen to twenty men are employed the year round. The mill is equipped with all the most modern and latest improved machinery to turn out building material. This is the line which J. B. Griffin & Co. make their specialty. Owensboro has always gradually improved in store buildings and residences, and in the last few years even more than before. The several additions made to the city, which have been developed, has been largely responsible for this. It is to this trade that they have catered.

There can be had at J. B. Griffin & Co.'s everything in the general line of

building material, including rough and dressed lumber, lath, shingles, cement, sash and doors, and in such quantities that a careful selection can always be made by purchasers.

This is one of the most reliable and trustworthy firms in the city. They are content to take a reasonable profit and sell at as close margins as are consistent with the cost of the same. They are recommended to all prospective builders.

Owensboro has now about completed plans to spend \$200,000 in building paved streets. When this has been accomplished there will be no city of equal size in the country which can boast of more public improvements and public conveniences.



J. M. Case Mill Works Co.

Among the infant industries of Owensboro in point of age is the J. M. Case Mill Works company. Several years ago when Mr. J. M. Case, at that time at the head of the J. M. Case Manufacturing company of Columbus, Ohio, decided to change the location of his plant he cast about for a suitable place. His investigations included many cities of the country, and after looking over their advantages and offers he decided that Owensboro presented the most suitable inducements. Consequently about a year ago he came to this city and organized the Case, McConnell, Conkin company. A site was given as a bonus, consisting of about nine acres of land in the Seven Hills addition. With a capital of \$20,000 he erected a brick plant and improved the property given him by erecting several houses for his employees, a view of which we publish herewith.

Since the first organization the company has changed its name to the J. M. Case Mill Works company, with J. M. Case holding the large majority of stock. At the present writing the concern is just entering upon the market with its product. For some months it has been operating on a small scale while machinery was being put in. When in full operation it will employ from forty to fifty men constantly.

The concern is established for the manufacture of flour mill and distilling machinery. Mr. J. M. Case is recognized as one of the first inventors of the country in this line of machinery. He holds some fifteen patents in his own name with several others pending. For several years Mr. Case was in Europe introducing his atmospheric separating system in the manufacture of flour. It was an innovation to the old world manufacturers, and is today more widely used than any other method. By reason of its invention Mr. Case has made a world wide reputation, which has followed him here. He has already received many letters of inquiry and orders for machinery from all parts of the world.

Mr. Case has recently completed a machine which promises to revolutionize the flour milling industry, as his atmospheric separating system did some years ago. It is a machine for separating dust from the atmosphere, making it possible to keep a flour mill free from dust and flour absolutely clean. Inability to do this successfully has been one of the problems of the business. Mr. Case experimented for some years trying to evolve some principle of mechanism which would make it possible to accomplish this feat. At last he struck upon a method of sucking air through a constantly revolving column of wheat, which column was automatically purified. The tests have been made and the machine found to work successfully. By modifications it can be made to work for stores and private residences, doing away with all sweeping. Mr. Case regards this as the most valuable of all his inventions and is putting great store by it as a money maker.

Mr. Case is not only a mechanic of note, but is an author of no inconsiderable reputation. He has published a volume of poems which show unusual literary ability. He has contributed many able articles upon mechanical subjects for scientific magazines. He is

also a persistent investigator in the field of psychology.

The future of the J. M. Case Mill Works is a certain success. There is a demand for the fine machinery which Mr. Case has made known all over the world. It is only a question of a few years until by the investment of larger capital and the widening of the scope of the institution it will be pointed to with pride by the citizens of Owensboro, and make a fortune for its promoters.

Owensboro Street Railway Co.

The street railway system of Owensboro is an institution of which the citizens are especially proud, because of the fact that not every city of Owensboro's size can support one. It adds another public convenience which increases the city's commercial advantages.

The Owensboro Street Railway company is incorporated under the laws of the state of Kentucky. It owns nine miles of track in the city and operates twenty-five cars. Twenty-five men are in the employ of the company. The service is exceptionally good, considering the limited patronage which is given. It cannot be expected in a city of this size that cars run on three-minute schedule time as in St. Louis or Chicago. The service is amply convenient for all necessities.



W. E. WHITELY,
Pres. Owensboro Street Railway Co.

The company is especially beneficial to Owensboro from the fact that it operates during the summer season a park and casino. Theatrical performances are given from time to time, which furnishes diversion during the dull summer months. The park is run in a highly moral manner and is visited by the first families of the city.

Following are the officers of the company:

W. E. Whitely, president.
R. H. Neely, superintendent.
R. A. Miller, secretary.
Jas. H. Parrish, cashier Owensboro Savings Bank, treasurer.
A. C. Tompkins, J. Q. Haynes, R. A. Miller, W. E. Whitely and W. T. Alsop, directors.

Illinois Central Railroad

Reference to an Illinois Central railroad map gives one a comprehensive idea of the magnitude of the country reached by this great system, and the further fact that, by reason of its location, it has advantages for the handling of interchanges in products between the northern and southern states possessed by no other line. It will also be interesting to note the population of the states traversed by the Illinois Central railroad as it appears in the following table:

Illinois.....	4,680,902
Iowa.....	2,058,000
Wisconsin.....	1,937,915
Minnesota.....	1,574,619
South Dakota.....	339,975
Indiana.....	2,192,404
Arkansas.....	1,500,000
Missouri.....	3,250,000
Kentucky.....	1,985,000
Tennessee.....	2,000,000
Mississippi.....	1,289,000
Louisiana.....	1,118,587
Total.....	23,918,002

From the above it will be readily seen that this continuous line of road, reaching from the lakes and the Missouri river to the gulf, and traversing twelve of the best agricultural states in the Mississippi valley, with an aggregate population of 23,918,002, or more than one-third of the entire population of the United States, is in a position to handle a large percentage of the grain, packing houses and dairy products of the north, and the lumber, sugar, rice, cotton, vegetables and fruit of the south. It is also a significant fact that the states producing the staple agricultural products of this country are traversed by this line. Iowa and Illinois, with a corn crop in 1895 amounting to 565,000,000 bushels, are the great corn producing states of the union. South Dakota and Minnesota excel in the growing of wheat. Wisconsin, Northern Illinois and Northern Iowa are foremost in dairy products. Kentucky and Tennessee take first place among the tobacco raising states. In Crittenden county, Ky., on the line of the Illinois Central, are located the only fluor spar mines, with one exception, in the United States. Mississippi ranks among the great cotton states of the south, while Louisiana, in a single year, produced sugar to the value of \$35,000,000. A significant fact regarding Louisiana is that St. James parish in that state is the only place in the world producing Perique tobacco.

Through the acquisition of the Chesapeake & Ohio Southwestern railway by the Illinois Central, Owensboro has practically had opened to her the gateway to the most important markets of the south.

This has been brought about by the same spirit of progressiveness which has characterized the management of the Illinois Central throughout its continuous efforts in bringing about the development of the south.

Traversing the corn belt and wheat sections of the northwest, the dairy sections of the north, the fruit and lumber sections of the central and the tobacco and cane and cotton belts of the south, this great system, organized in 1851 under unfavorable conditions, now owns or controls lines aggregating 4,615.01 miles, as follows:

In Illinois.....	1,611.38
In South Dakota.....	14.95
In Minnesota.....	11.40
In Iowa.....	581.17
In Wisconsin.....	91.31
In Indiana.....	13.64
In Kentucky.....	506.28
In Tennessee.....	265.49
In Louisiana.....	257.94
In Mississippi.....	1,261.45
Total.....	4,615.01

The passenger train service of the Illinois Central is not excelled by any other line in the south, the trains being equipped with first-class coaches and comfortable and luxurious Pullman sleeping cars. Its Louisville and New Orleans limited, making the run between Louisville and New Orleans with but one night on the road, is composed of through coaches, Pullman sleeping cars and free reclining cars to New Orleans via Memphis, thus giving its patrons practically a through train service to New Orleans from Owensboro via

Horse Branch. Its other train, leaving Owensboro in the morning, also has through connections for the points mentioned above.

Mr. W. H. Bartlett is the agent of the Illinois Central R. R. here and has won golden opinions from the people of Owensboro for his careful attention to their interests.

The Owensboro-Harrison Telephone Company

Owensboro has heretofore manifested a disposition to be up to the times, and is known abroad by the reputation of its citizens for taking hold of any needed reform or public enterprise.

The organization and development of the Owensboro-Harrison Telephone company is an illustration of this civic spirit. Feeling that they were paying too much for service received and that competition would lessen the cost and increase the value of telephones, this company was organized with local capital in 1895, and began business April 1, 1896, with a list of 225 subscribers.

It was the pioneer independent exchange in Western Kentucky, and its growth has been most gratifying to its projectors.

What the home company has brought

it will soon be put in connection with the independent exchange of all the important towns of Western Kentucky and such cities as Evansville, Terre Haute, Vincennes, Indianapolis, St. Louis, as well as other large cities of Indiana, Ohio and Illinois. The following prominent citizens are directors of the company: Jas. H. Parrish, J. W. Slaughter, J. W. McJohnston, J. S. Kigel, J. W. Carter, Wilfred Carico and H. K. Cole. Mr. Jas. H. Parrish is president, J. W. Slaughter, vice president and acting manager, and J. W. Carter, secretary and treasurer.

J. C. STIVERS & BRO.

Wall Paper, Frames and Mirrors.

One of the neatest, coziest and best stocked wall paper houses in the city is that of J. C. Stivers & Bro., of which a perfect reproduction of the interior is herewith published, which was designed and frescoed by the Messrs. Stivers themselves. Messrs. J. C. Stivers & Bro. are decorators of years experience. They founded the business in this city in 1890 (in which they were borned and reared), and have been in



Interior of J. C. Stivers & Bros. Store.

about in the way of developing and increasing the telephone business is patent to everyone who is of an investigating turn of mind. Five years ago there were 215 telephones in Owensboro, about 25 of which were private residences, and only about 60 toll stations. Now the telephone is a household necessity and is in the home of nearly every well-to-do person. Competition took it from the list of luxuries and placed it within the reach of all by making rates that were in keeping with a legitimate profit. There are now over 1,600 telephones in Owensboro and vicinity, and about 300 toll stations.

The prospects for the independent telephone interests throughout the United States were never brighter, and especially is this true of the Owensboro-Harrison Telephone company, as

their present location, 216 West Third street, since the spring of 1898, and enjoy a large patronage from those who desire the best goods and work at the lowest price, and introducing the newest and most modern ideas. They carry a complete stock and a variety so large you will have no difficulty in finding just what you desire.

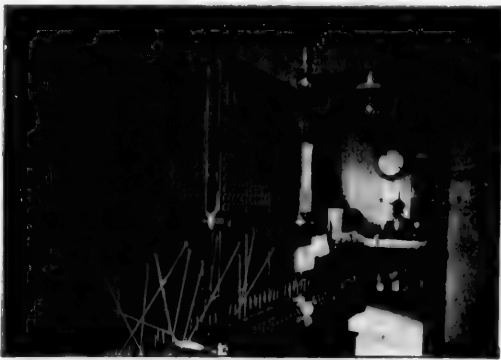
The Golden Era.

The "Golden Era" is a weekly republican paper, published by Mr. M. T. Henderson as editor. It is issued from the office of the Howard Printing company.

There is an inexhaustible coal supply near Owensboro, which is available for manufacturing purposes, at from 75 cents to \$1 per ton.



Street Railway Company's Barns.



Harrison Telephone Company's Operating Room.

Seven Hills, Ky

A SUBURBAN CITY.

SEVEN HILLS, a Suburban City, south-east of Owensboro, a plat of which appears on the opposite, is a block of about 150 acres. It was purchased a year and a half ago by Jas. H. Parrish, whose purpose was to make it a manufacturing and residence village. In that time two manufacturing concerns, viz: Seven Hills Brick Co. and J. M. Case Mill Works Co. have been located, and many lots have been sold for residences. It has been improved by grading, draining and building, until it now presents more valuable advantages than any property before the public.



RESIDENCE OF GEORGE SANDEFUR.

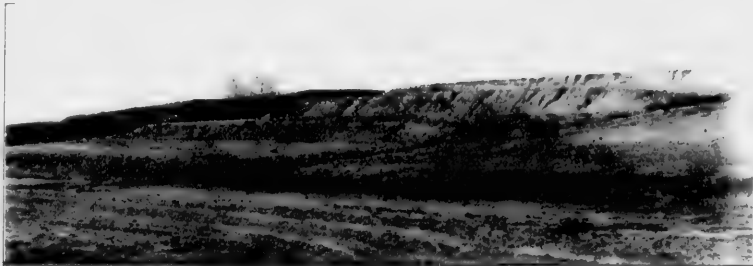
A COTTON MILL.

Directly in line with Mr. Parrish's policy in regard to Seven Hills, he is now negotiating for the location of a large Cotton Mill.

An offer has been made to the City of Owensboro that in consideration of a fund of \$20,000, a Cotton Mill plant, with an investment of \$200,000, or ten times the amount of whatever bonus is raised, will locate.

About half of the \$20,000 has been secured, and there seem to be every reason for thinking that the project will be successful. The location of the Cotton Mill will be of inestimable value to Owensboro. Its value to Seven Hills will also be considerable.

**Investigate SEVEN HILLS and learn its value as
.....an Investment.....**



TERRACED LOTS.



RESIDENCE OF JOHN DANIELS.

TERRACED LOTS.

Several thousand dollars have been expended in terracing the hill-side for residence lots. It has formed one of the most useful and picturesque views in this section.

MANUFACTURING SITES.

Mr. Parrish is anxious to correspond with all concerns desiring location. Seven Hills has been platted with blocks especially for this purpose. The City of Owensboro is enterprising and progressive, and anxious to secure new industries.

TERMS.

Seven Hills lots are now on the market for sale. Many of them have been sold heretofore. Some residences have already been built. The terms and prices are reasonable and easy. To convince yourself of this, write or see

JAS. H. PARRISH.

Seven Hills

is in close proximity to the Illinois Central R. R. is two blocks from street cars, and will have its own water supply and Post Office.



ILLINOIS CENTRAL "Y."

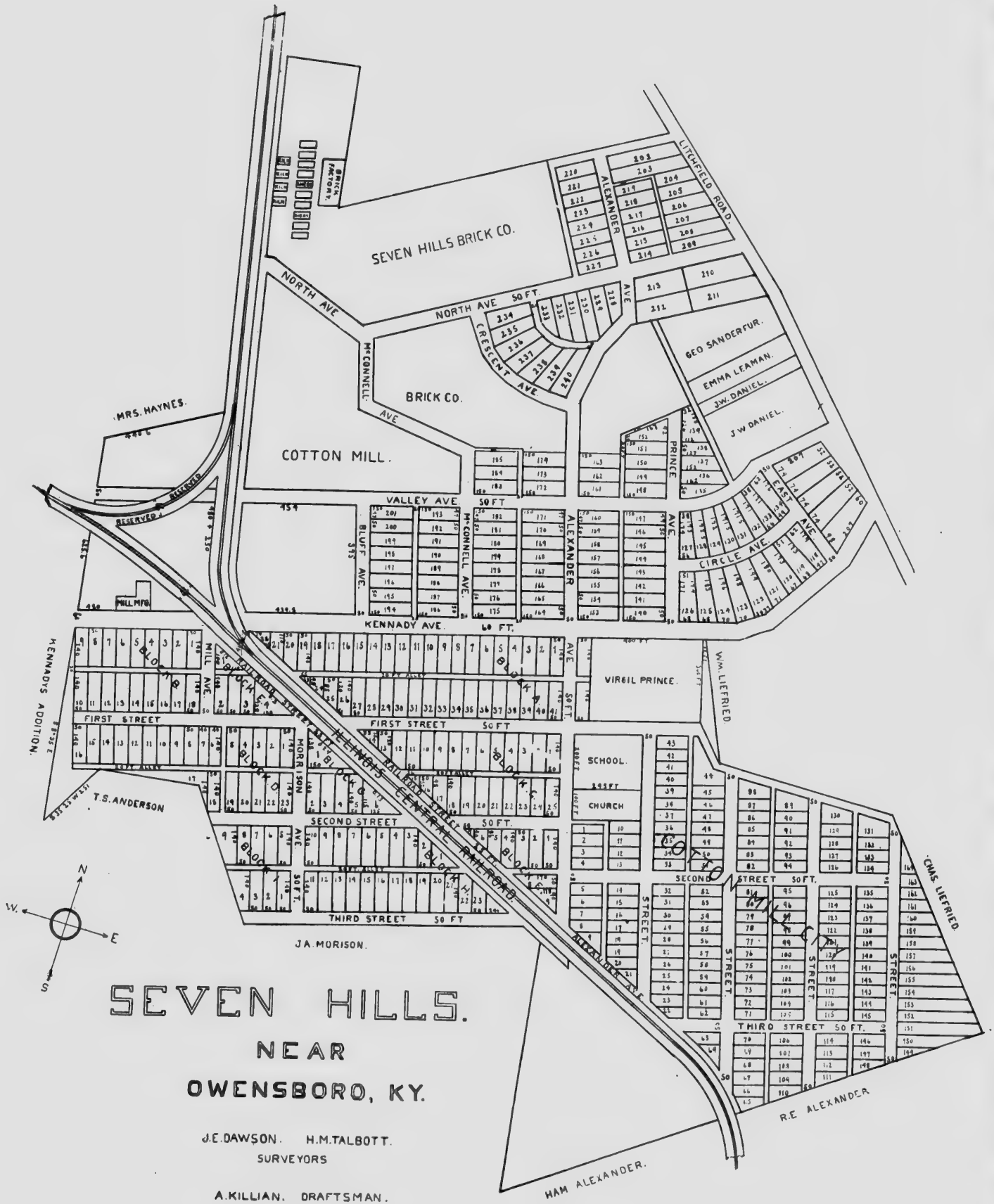
Seven Hills

Promises to be one of the strongest factors in the industrial power of
OWENSBORO.
Get in line while it is yet young.

If you have a Manufacturing Plant to locate, a Home to build for your family, or money to invest, or expect to have any such thing, bear in mind

**SEVEN HILLS, - - - KENTUCKY,
NEAR OWENSBORO, KY.**

SEE, WRITE, OR TELEPHONE JAMES H. PARRISH.



WILLIAMS & LITTLE.

A STRONG COMBINATION, DEALING IN REAL ESTATE UPON A LARGE SCALE.



HUGH A. WILLIAMS.

The firm of Williams & Little, dealers in land, is composed of Hugh A. Williams and L. Freeman Little, both of whom are attorneys at law.

The unexpected growth and success of their business has made it necessary that both these gentlemen devote their entire time to it.

The chief factor of their success is the confidence of the public in the firm.

Five or six years ago if one wanted to buy a farm in Daviess county inquiry had to be made on every hand to find some one who had a farm for sale. This was inconvenient, expensive and thoroughly undesirable. It was a system that put the buyer at the mercy of the seller. Realizing the situation Messrs. Williams & Little concluded to handle farming property. Each of these gentlemen had had previous experience in farming land and so it was no new thing to them. Their success in this business has been due to their ability to sell good farms at a lower figure than any one else, and to give long time payments. Another most potent element of their success has been the confidence of the public to the titles these gentlemen have conveyed. Both being attorneys they appreciate the necessity of being careful in the investigation of titles. They never buy a piece of property without first being absolutely certain that the title is perfect. These gentlemen are constantly in the market for cheap farming property. Their opportunity to buy such is of course much better than any one else.

During the time they have been in business they have sold more land than all other land agents combined. Very little of their selling has been for other parties; they prefer to buy and sell their own property. This has been found more satisfactory both to the seller and the buyer. These gentlemen point with pride to the fact that every piece of land

they have sold and which has since been sold by the purchaser invariably brought more money at the last sale than the first.

Believing in their county Messrs. Williams & Little have made large purchases of good land, and are now able to offer

the best of prices and terms on farms from 500 acres on down.

Undoubtedly the best bargain and most attractive value they have ever offered is a tract of 450 acres within four miles of Owensboro, the richest of level bottom and bordering on Panther creek. All of it is level save about thirty acres of rolling land. The improvements on this farm consist of nine houses, six large barns, two orchards, two vineyards, 275 acres under cultivation, 175 acres in timber. Panther creek is along the entire south line and a county road along the north line. This land is the best tobacco land to be found in the state, and for corn and wheat it cannot be excelled. With a little improvement it can be made worth \$60 or \$70 per acre. They offer it as a whole at \$36 per acre. There never was another such bargain offered in good Kentucky farming land. View No. 1 is of this place, looking from the rolling land south.

A very desirable farm which view No. 2 is of the farm house, is one of 140 acres situated 7½ miles southeast of Owensboro on the Hartford and Owensboro road, just a half mile from Masonville. This is a highly improved farm, the land is all under cultivation. It is slightly rolling and level, all of it in first-class condition. The improvements consist of a ten-room brick house with large cellar; tobacco barn that will hold twenty-five acres of tobacco; large stable, tenement house;

the farm is well watered by cisterns, wells and ponds. There is a large orchard in full bearing and a garden furnished with all the small necessities of farm life, such as grapes, pie plant, asparagus, berries, etc. This is a most desirable home and is well worth what we ask, \$50 per acre.

Those who prefer to be nearer this city to take advantage of the schools



View No. 1.



View No. 3.



View No. 4. 450 Acre Farm.



View No. 2.



View No. 5. 450 Acre Farm.



L. FREEMAN LITTLE.

and markets will be pleased with view No. 3 which is taken from a farm of 98½ acres, two and a half miles east of Owensboro on the Leitchfield gravel road. This farm is about half hill and half level bottom land. It is all under cultivation. The hill land is in clover; the improvements are first-class. This would make an excellent dairy farm. Land adjoining it, of the same character and quality, has sold for \$80 an acre, and none can be bought much cheaper. We are only asking \$5,000 for this farm.

Messrs. Williams & Little have many farms that come within reach of the smaller investor, and these are more fully set forth in their annual catalogue, which they are glad to furnish on application.

We can most earnestly recommend these gentlemen to those who intend purchasing farming land in this county. They are thoroughly reliable and their opinion of the quality of any soil can be relied on to be fair and conservative. Every person who has dealt in land understands that the value is largely a matter of personal judgment. Many factors enter into an accurate opinion. Both these gentlemen have a judgment in such matters ripened by long experience. Foreign real estate investors can depend upon their correspondence to be accurate and truthful.

Not only is it essential that the property in the city of Owensboro proper be developed to increase the general value of holdings, but it is equally important that land in the county everywhere be owned and cultivated by a fine farming class. It is along this line that Williams & Little have been of service to the community.

In 1890 Owensboro had a population of 9,873. In 1895 it had increased to 15,386. The coming census is expected to report between 18,000 and 19,000.

HAGAN, HAYDEN & RENO.

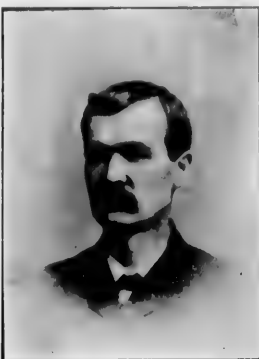
Among the prominent business firms of the city of Owensboro that of Hagan, Hayden & Reno, dealers in real estate, can be mentioned without reservation. Although the firm is a new one, both the members have lived in the city so long that their business characters are well established.

The firm has been in existence since Sept. 1, 1899. For years Mr. Hagan had been in the business alone, making a specialty of renting property and collecting the returns for the same. He inaugurated a weekly payment plan which has proven exceptionally successful. When Mr. Hayden was taken as a partner in the business the same specialty was continued. The monthly collections now amount to over \$1,500. They have under their supervision about 500 tenants, whom they visit each week. Besides this business they buy and sell real estate both in the city and county upon commission. During the past year they have sold many pieces of property, some of them of more than ordinary value. Both are excellent judges of values in real estate and their

conservatism has won for them much confidence.

Mr. R. A. Hagan, the senior member of the firm, was born near Knottsville, this county, and has been a resident of Owensboro since. He has lived in Owensboro eighteen years. For eight years he was deputy county clerk and made the race for clerk, but was defeated after a vigorous canvass. His family consists of a wife and four children. He is a member of the Catholic church.

Mr. J. E. Hayden, the junior member, was born near West Louisville in 1867. At 14 years of age he went into the post office and remained there as an employe until 1898. He advanced from the position of special delivery messenger to chief clerk. During that time he served under eight different postmasters. Last year he resigned from the postal service and entered the Owensboro National bank. Upon the consolidation of the bank with the National Deposit Bank of Owensboro he again resigned his position and after a few months entered the present firm. He is a young man full of energy and push



R. A. HAGAN.



J. E. HAYDEN.



MR. RENO.

and the qualities for success. No man ever received higher compliments than he from his former employers. His family consists of a wife and two children.

Some little time ago Mr. Reno, a young man of excellent connection, was

made a member of the firm, and made the vice president of the organization. He was born in 1878, and after attending the local high school attended Center college. He promises to be a business man of great ability.

barrels of whisky and 600 barrels of brandy in their buildings.

Patrons of the Daviess County Public Warehouse Company have pronounced it the best managed institution of its kind in the state. Mr. Applegate, who personally superintends

GUY M. DEANE.

THE LEADING COAL OPERATOR OF DAVIESS COUNTY, KENTUCKY.



OFFICE.

W. K. BOARDMAN, Local Manager
OPERATING ROOM.

CUMBERLAND TELEPHONE AND TELEGRAPH CO.

Many factors enter into the conditions which make a city of commercial importance. One which is always given much weight are the railroads, because they place it within easy shipping and traveling access with the surrounding territory. Until a few years ago telegraph offices were also considered of paramount importance to facilitate the rapid transaction of business. And it has only been in the last decade that, in the south at least, another factor still has made itself prominent. That factor is telephone toll lines connecting with the larger markets. In the east and north the advent of long distance telephones is now old, but it has only been recently, comparatively speaking, that the south has been made the field for such a system.

To the Cumberland Telephone and Telegraph company may be credited the building up of the great telephone system south of the Ohio river, extending to all the gulf states. The importance of its work cannot be over estimated as a promoter of industrial development. To be sure it is a company whose purpose is to make money, but that does not prohibit it from being a public blessing and a public convenience.

For a number of years after the organization of the company it was composed of three distinct systems, one embracing the territory around Nashville, another that around Memphis and the third that surrounding Evansville. In 1896 connecting long distance lines were built between these points and made it one great system. From that time on the territory has been enlarged to include Indiana, Kentucky, Tennessee, Mississippi, Louisiana and part of southern Illinois, and has long distance connections reaching from Montreal to San Antonio, and from Florida to Nebraska. In 18 years it has built up its list of subscribers to 40,000, and is capitalized at \$10,000,000.

The general offices of the company

Ohio counties, in which there are 560 miles of toll lines. The local exchange is composed of 804 phones. Almost every town, village and settlement, and numerous farm houses in these counties, have a line. There is a phone in nearly every voting precinct, so that election returns are returned within a few minutes after they are announced by the election boards. Thirty-five people are employed in this district, including workmen who are constantly putting up new lines. This exchange has direct connection with Louisville, Evansville, Henderson and Nashville.

Within Owensboro itself Cumberland phones have become a necessity to every business man, because its subscribers include the great majority of business houses and residences.

The policy of the Cumberland Telephone and Telegraph company throughout its great system is to make its service the best obtainable. It depends upon that for its patronage. No expense is spared to make it cover the territory thoroughly and to give its patrons satisfaction. Its desire is to make friends by making people understand that a telephone is not a luxury, but a profitable necessity.

DAVIESS COUNTY PUBLIC WAREHOUSE COMPANY

Another New Industry Which Has
Been Started With Bright
Prospects

The Daviess County Public Warehouse Company is just what its name implies, a company which owns a public warehouse and has for its business the storing of property. It was organized about a year ago with Mr. C. L. Applegate as its president, F. T. Gun-

the business, is himself a whisky dealer of long experience and knows what liquor dealers desire when they store their merchandise. Consequently he gives them the best service possible. He carries full insurance on everything in his houses and takes especial pains to protect them in every manner. Promptness is the business motto. Orders for the delivery of whisky are attended to the same day on which they are received, the whisky is tax-paid and shipped sometimes in a few hours after the arrival of the order.

The Daviess County Warehouse Company also bottle liquors in bond.

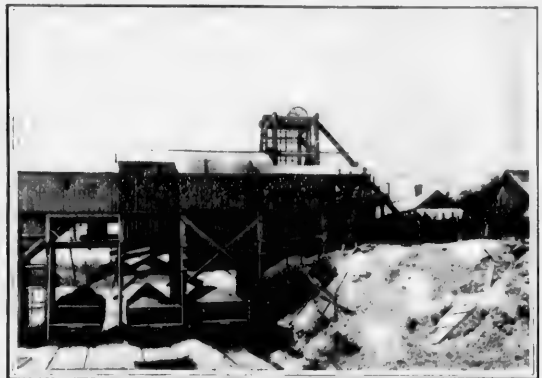
J. K. Perkins Company

The firm of J. K. Perkins Company is one of the most prominent whisky houses in Owensboro as well as the state of Kentucky. It was organized in 1899, but Mr. J. K. Perkins himself has been in the business for eighteen years, which includes all his business life. He has made a close study of the manufacture of whisky and is thoroughly acquainted with all the details. His success has been due to his accurate judgment of the value of whisky and an ability to forecast accurate the market.

Mr. Manning, the secretary and treasurer of the company, is a man of fifteen years' experience. He was formerly treasurer of the Old Sour Mash Distilling company, but bought an interest in the J. K. Perkins company at which time the present connection was formed.

Mr. R. G. Mathews is the vice president. J. K. Perkins & Co. distribute four leading brands of whisky, viz: "Belle of Daviess," "Dew Drop," "Glen-dale" and "Hercules." They buy only first-class goods and by purchasing in large quantities for cash are enabled to compete successfully in prices with the largest firms in the country.

The company has a wide reputation all over the state for its reliability and strict business methods. It has prospered from the time of its organization and is today one of the strongest houses in the south.

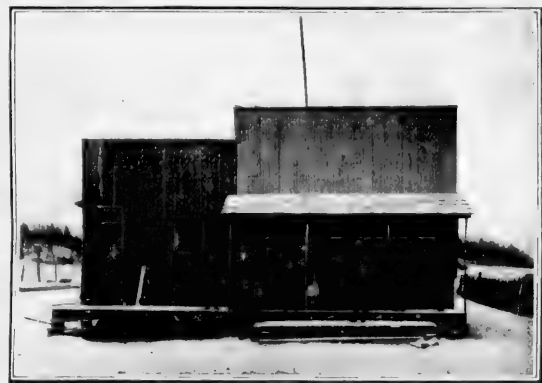


Aetna Colliery, Deaneville, Ky.

The Aetna Colliery, owned by Mr. Guy M. Deane, one of the progressive and active young business men of Owensboro, is one of the finest producing properties in the state of Kentucky. It is located at Aetna, Ky. It was originally opened in 1890 by S. M. Deane, Guy M. Deane and J. M. W. and R. W. Field, the combination of "Deane" and "Field" forming the name of Deanefield. In 1898 Mr. Guy M. Deane became the sole owner of the property. The mine is located twenty

The Old Deanefield Coal company is the style of the firm of which Mr. Deane is the sole proprietor, doing a general retail coal business in Owensboro, handling steam and domestic coal, anthracite, coke, etc., in very large quantities.

Mr. Deane is a young man whose history is yet unwritten, but who has already established himself as a shrewd and energetic business man. He is interested in many enterprises. Besides being the sole owner and manager of



Deane's Store, Aetna, Ky.

miles from Owensboro, on the Owensboro branch of the Illinois Central railroad, and is an up to date mining plant, thoroughly equipped in all its departments. Mr. Deane also owns at Deaneville a spacious storehouse, carrying a full line of general merchandise, and a splendid hotel, having sixteen rooms, an illustration of which appears in this issue.

This vein, which is 3 1/2 to 5 feet in thickness, is an excellent quality of coal for both steam and domestic pur-

poses. The coal is practically free from sulphur. Picks are used in mining and eighty-five workmen are employed. The capacity of the mine is 350 tons daily, which is marketed principally in the south. Mr. Deane owns 220 acres of land here and the coal right of 300 acres more. Among the improvements made at the plant is a chute for supplying the engines of the Illinois Central railroad.

The Deanefield mine employs about sixty miners most of the year. The product of the mine is distributed all over this section of the country, where it is recognized as the best fuel for manufacturing as well as domestic purposes. A large part of the output is shipped along all the roads leading out of Owensboro, but principally along the Illinois Central as far south as New Orleans.

Mr. Deane was married to Miss Sue Griffith, one of the most highly respected and esteemed women of Daviess county. To them has been born one



are at Nashville, where it owns a handsome office building. Mr. James E. Caldwell is the president and Mr. Leland Hume, secretary and assistant general manager.

The offices of the local station of the Cumberland Telephone and Telegraph company are situated at 223 1/2 St. Ann street. Mr. W. K. Boardman is the local manager. He has been in the employ of the company since a boy, and has practically grown up in the service. He has been stationed here almost six years. That his service is valued by the company is proven by the fact that the territory in this section, over which he has control, is constantly being widened.

This district is composed of Daviess, McLean, Hancock, Newlandburg and

ther, vice president; E. G. Buckner, treasurer, and Fred Van Rensselaer, secretary. These men with J. D. Russell compose the board of directors.

The company purchased five acres of ground on the Texas railroad below the city and have erected upon it two warehouses with a total capacity of 24,000 barrels of whisky. A new and much larger building has been contracted for and will be built during the coming spring.

The company gives warehouse receipts upon whisky, tobacco, lumber and other merchandise to be stored. Its principal business, however, consists in storing of whisky and brandy. At the present writing there are 4,000

Manufactories.

Owensboro's principal manufacturing interests are:

- The Cellulose factory, employing 200 men.
- Owensboro Wagon works, 250 men.
- Blue Grass Canning factory, 200 men and women.
- Owensboro Wheel company, 100 men.
- Ames Carriage factory, 300 men.
- Sewer Pipe and Tile works, 50 men.
- Seven Hills Brick company, 25 men.
- Three flour mills, 100 men.
- Four planing mills, 100 men.
- Tobacco stemmeries, 1,500 men.
- Distilleries, 300 men.
- J. M. Case Mill Works company, 50 men.
- Stinson Lumber company, 50 men.



Deane's Hotel.

poses, and is reached by a shaft 65 feet deep. The coal is practically free from sulphur. Picks are used in mining and eighty-five workmen are employed. The capacity of the mine is 350 tons daily, which is marketed principally in the south. Mr. Deane owns 220 acres of land here and the coal right of 300 acres more. Among the improvements made at the plant is a chute for supplying the engines of the Illinois Central railroad.

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daughter. He is a member of the First Baptist church.

Spirit of Business

The spirit of business in Owensboro is unusually healthy and will in time make it a great commercial center. Business men are careful, conservative and reluctant to plunge into unwarranted speculations. They are at the same time shrewd and intelligent, ready at any time to invest in enterprises of merit and to back their business judgment to the limit of their means. Honesty is the universal policy. There is no sympathy with men who do not pay their honest debts. There is no jealousy of those who make their fortunes fairly.

Owensboro has seven banks, with deposits of over \$2,000,000.



O. H. HAYNES.



S. MONARCH.



M. V. MONARCH.

Some
of
Owensboro's
Dwellings.



ROBERT A. HAGAN.



W. H. STUART.



JUDGE CARICO.



LOUIS RHEINHARD.



DAVID MILLER.



Interior Owensboro Gas Light Co.'s Power Plant.

Owensboro Gaslight Co.

The Owensboro Gaslight Co. (incorporated) and the Owensboro Electric Co. (incorporated) are, as their names imply, the two companies in the city which furnish gaslight and electric light. They hold city franchises, which have about twenty-five years before expiration. These companies, although bearing separate names, are practically owned and operated by the same men, who also own controlling interests in ten or twelve other plants. The offices of the Gaslight company are at Louisville, and the officers are as follows:

President—W. S. Wymond.
Vice President—T. L. Fitch.
General Manager—H. D. Fitch.
Sec'y and Treas.—E. T. Watkins.
Superintendent—J. A. Corley.
The power house of the companies is situated at the intersection of Third and Popular streets in a large brick building. The capacity of the gas plant is 170,000 feet of gas per day. There is consumed in the manufacture of the gas over 24,000 tons of coal per year. There are 600 gas meters in use in the city. The capacity of the electrical plant is 180 arc lights and 3,000 incandescents. There are in use 105 arcs and 1,100 incandescents.

The plant is equipped with the most modern machinery. The Wood and Westinghouse systems are both in vogue. There are three 100-horse power boilers. The engines are of the Ball make, with 200-horse power. There are two alternators and two arc light machines.

The service given by these companies is of the best. They spare no means to make them thoroughly efficient.

BLUE GRASS CANNING CO.

Packers of All Kinds of Fruits and Vegetables

There is no institution in Owensboro which deserves a more prominent mention among her many varied industries than the Blue Grass Canning company. It is one of the representative industries of the city and one which is referred to as being typical of the commercial importance of the community.

The enterprise was organized in 1892 by R. M. Conway, but two years later it passed into the hands of Messrs J. Ed. Guenther and Harry Guenther. In 1898

tion it is unexcelled. Only the most scientific methods are employed and special attention is given to the sanitary conditions.

The output of the Blue Grass Canning company goes all over the United States. In Kentucky they are easily the leading brands of canned goods and in the larger markets they are competitors which command attention.

During the past season the plant has been running full force and full time. Hundreds of people have been given employment. Many tons of vegetables and fruits have been grown expressly for its use. A great many farmers devote all their land to raising stuff for the concern.

much of this product, and save the labor, etc., to our own citizens. As lumber made here will doubtless be shipped to Grand Rapids, Mich., and other points, made into the finished product and come back to our furniture dealers, and thence into houses and offices.

The writer is no novice in the line, but an experienced lumber man, born on a farm at Martinsville, Ind., but left the farm at 16 and began work with the McGregor and Vansickle firm, who were engaged in the stove business in Indiana, and was with them consecutively, except such time as he, after that age, spent in school, until after the dissolution of the firm named. He was taken into the business with Mr. Vansickle under the name of Vansickle & Stimson, and continued with that business till 1894, when he sold out to Mr. Vansickle and started the business at Huntington, Ind., and adjoining counties that now bears his name. He is the sole proprietor of these mills, and has made them a success in every sense, giving employment to several hundred people and paying out annually large sums of money, and affording a market for cash for all lines of timber and lumber which the farmers had to offer.

And since finding it expedient to locate at Owensboro to engage extensively in the manufacture of hardwood lumber and wholesaling, we propose to buy all timber and lumber offered at the highest cash prices, and beg an interest in your consideration. In this business it is the intention to associate my brother, D. C. Stimson, with an interest, and James Ellis. D. C. Stimson is now a resident of this city, with his family, and it is the writer's intent to move the offices of the entire business to Owensboro within a year, at which time he expects to become a resident of this city.

The business in Owensboro and Kentucky will be the J. V. Stimson & Co. All the other Indiana part of the busi-



J. V. Stimson & Co.'s Saw at Mill Owensboro.

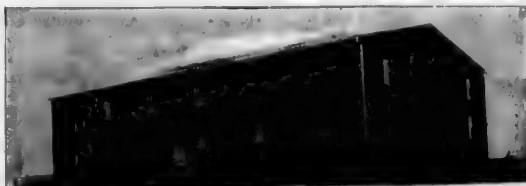
ness will continue as before, J. V. Stimson.

We have in Kentucky, besides at Owensboro, now started a mill at Beaver Dam, Ky., and will doubtless start other small mills at various points over the state at some time in the near future.

The writer, though a young man of 38 years, is fully acquainted with lumbering and lumber men, and amply capable to handle the manufacturing and selling of high grade hardwoods. Our trade has been extensive, supplying much stock to the German and English trade, as well as to the Eastern and New England trade. For the past year much of our stock has found buyers much closer home, at various points in Michigan and Chicago and the middle west. D. C. Stimson, of this business, is one of those practical mill men, and has no superior as a manufacturer of quarter-sawn lumber, or, in fact, anything made from a log in a fully equipped saw mill plant.

The Stimsons are both Masons and K. of P.'s. J. V. Stimson is a Knight Templar and Thirty-second degree Mason.

Will be glad to meet you anywhere. Come to our office and take our time with absolute good will if you want to buy or sell, or not. We'll give you the best we have. If you have lumber or timber to offer, don't forget to come, and write, too. We'll do the good. We expect to be found in the front line of buyers in a radius of 100 miles of Owensboro, with the cash to get it, and remem-



Canning Factory Shipping Department.



HARRY GUENTHER. J. J. HILL. J. ED. GUENTHER.

ber that we are a part and parcel of the city and commonwealth from this time. Very respectfully,

J. V. STIMSON.

Harry Guenther & Bro.

Harry M. Guenther & Bro. is the firm which owns and operates the Novelty Foundry and Machine Works at 401, 403, 405, 407 and 409 East Main street. Mr. Harry Guenther, a citizen of San Antonio, Texas, where he is interested in the same line of business, is the sole owner, his brother having severed his connection. It is one of the oldest manufacturing establishments in the city of Owensboro, having been in operation over twenty-five years and having grown in that time from a small repair shop to a plant of considerable proportions. Mr. John S. Wright is the local superintendent and manager in Mr. Guenther's absence. During his administration the affairs of the concern have been carried on in a very successful manner and worthy of the

ed mechanics the year round. Its business consists of everything in the foundry and machine work line. They also do engineering and are jobbers for mill machinery and mill supplies. They do special work in manufacturing machinery, repair engines, make patterns and conduct a retail trade in that line.

The writer took an excursion through the plant and found it to be much larger and much more complete than a casual view of the plant would indicate. In the casting department he found a large furnace for smelting, which is heated three times per week. There



HARRY GUENTHER.

was also a large hoist for moving heavy castings and all other appliances for use in such work.

In the machine works he found every equipment needed for the best repairing and for turning out machinery. The stock rooms were perhaps the most interesting of all. The number of articles on hand would require a small volume to enumerate. There were iron and brass castings of every description, lumbermen's supplies, chains and chain repairs, pipes, valves, fittings, bolts, habbit metal, emery wheels, steam and water packing, files, large and small circular saws, steam and hand pumps for deep and shallow wells, hose, beltings both rubber and cotton, wood split pulleys, iron pulleys, sprocket wheels, cotton waste and a full stock of the best grades of lubricating and cylinder oils. This is a mention of only a small portion of the stock, but will serve to give a conception of the general line.

In the pump line the firm makes a specialty of the Hoosier make, which is the leader on the market and gives the most satisfactory results under all tests.

Harry Guenther & Bro. are now placing upon the market an invention upon which it holds the patent, viz: the Guenther steam governor. It is an appliance which has been thoroughly tested and proven to be a great im-

name and reputation which the firm enjoys. He is a practical mechanic himself and is peculiarly fitted for the position which he holds.

The Novelty Foundry and Machine Works occupy buildings covering an area of ground 150 by 200 feet in size. It employs from twenty to thirty skill-



Harry Guenther & Bro.'s Foundry and Machine Works.



Canning Factory.



Birds-eye View of Canning Factory.

J. V. STIMSON & CO.

To Owensboro Messenger, Owensboro, Ky.

Gentlemen: The writer, believing firmly after an investigation of the field and all the resources, that this is a capital place to launch a first-class hardwood mill and lumber business, has acted on that judgment and procured lands and purchased the Thayer mill site and leases and proposes to make this plant one of the fixed interests of this city, which should also have a first-class furniture plant and make into furniture

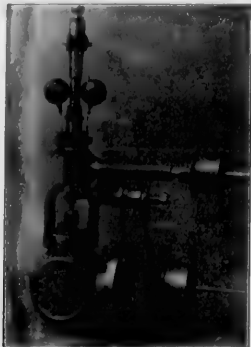
Mr. J. J. Hill became a member of the firm, and the three have since conducted the business with eminent success. Mr. Ed. Guenther is the manager, and a more energetic and enterprising gentleman the city does not contain. He is conversant with every detail of the packing business, and it has been the careful attention to these small details which have made the goods of the Blue Grass Canning company standard throughout the country.

Mr. Hill has also been actively identified with the business and has been in a large measure responsible for the success attained.

The concerns cans all kinds of fruits and vegetables such as peas, string beans, tomatoes, sweet corn, squash, blackberries, damsons, peaches, apples, pumpkins, etc. During the past year it has packed over 1,000,000 cans. The largest part of its material is purchased in the country surrounding Owensboro, which has furnished an unusually fine market for orchard and garden stuffs.

The goods of the company are known throughout the country as the "Blue Grass Brand." For preserving the natural flavor of the vegetable or fruit and for a thoroughly wholesome prepara-

provement over all others. It has found a ready sale because it has answered the demand among users of steam engines. A particular advantage with reference to it is that the firm keep on hand the various parts so accurately made that they will always fit. In case of breakage the engineer does not have to wait while the new piece



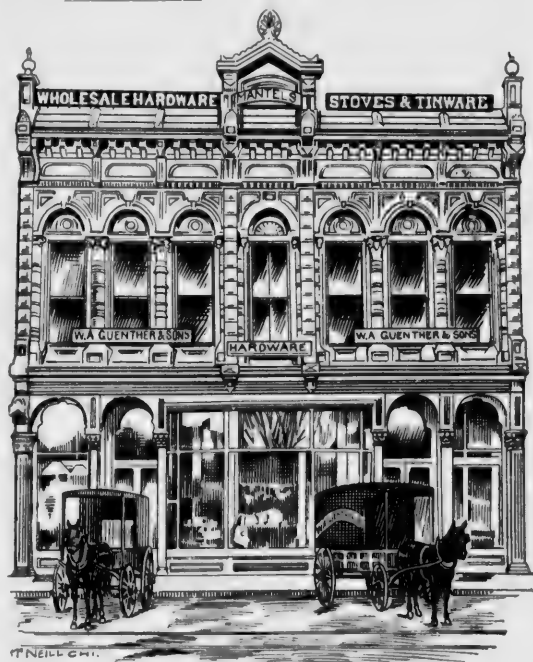
Guenther's Steam Governor.

is being made, but can simply go and get it.

This is a firm which enjoys the good will and confidence of the business fraternity of Owensboro and surrounding country. It has a trade covering all the state of Kentucky and does business in several other states. It can be banked upon to be reliable in every particular.



One of the Modern Residence Designed by A. Killian, Architect, Owensboro, Ky



W. A. Guenther & Sons, Hardware.

W. A. Guenther & Sons

It would be an unpardonable error if we failed to call attention to the stores occupied by the gentlemen whose names stand at the head of this article, a picture of which we present to our readers, one of Owensboro's greatest trade emporiums. The stock of goods is one of the largest in the state and has established a reputation from its vast assortment. It is a common say-

a large force of skilled workmen.

Their first floor is used chiefly as their retail department and show room for the immense line of stoves, ranges, mantels, furnaces and cooking utensils. In the rear of this is an endless array of farming implements, from a spade to a harrow, a gun to a game trap. Everything is here for the farmer's use. Not only is the farmer provided for, but the wife can also come here and

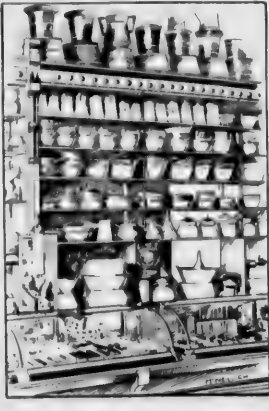


Hardware Department.

W. A. Guenther & Sons.

ing if you cannot get what you want in hardware, stoves, harness, mantles, paint, etc., at Guenther & Sons' there is no use trying to procure it elsewhere.

The personality of the Messrs Guenther & Sons and their magnificent method of conducting business popularize them to the extent of a most gratifying trade from all sections of this and adjoining states. They keep several men on the road besides employing



Tinware Department.

W. A. Guenther & Sons.

make her selection for anything from a lamp chimney to a grind-stone or a sausage cutter to a stovepipe. On the second floor is a handsome display of stamped and Japanese ware and granite ironware, together with tinware innumerable.

Their stores and warehouses have together a floor space of 43,500 square feet and shelf room of 19,000 square feet.

GEORGE W. STOUT.

One of the industries of Owensboro which does not make great pretensions in the way of large buildings and extensive advertising, but which is nevertheless one of the most prosperous and beneficial to the city, is the cooperage works of Mr. George W. Stout. On account of the large amount of whiskey manufactured in Davless county there is a demand for fine barrels all the time. Because of the excellent timber found in this section, there is an abundance of raw material from which to draw. Consequently the barrels made in Owensboro are in demand not only with out own distillers, but with those of other parts as well.

Mr. Stout is one of the oldest and most highly respected citizens of Owensboro. He was born at Dillsbury in 1841 and has been a resident of the city for twenty-five years, and has been engaged in the cooperage business nearly all of that time.

The present cooperage factory has a capacity of 150 barrels per day, and is running full time the year round. There are employed from ten to fifteen men. The factory occupies one acre of ground upon which are three different buildings. We give herewith an interior view of the factory, showing the workmen, the huge piles of barrels and the forges.

Mr. Stout disposes of most of his barrels to local distilleries, including those of J. W. McColloch, Rock Spring, M. P. Mattingly, J. M. W. Field and Pat Dumphy.

Mr. Will Stout, whose likeness we also publish, is associated with his father in the business. He is a very industrious young man, who takes great interest in the business and is

anxious for it to continue in the same successful way in the future.



WILL STOUT.

Hardwood Lumber

Northern and western Kentucky is today the greatest hardwood lumber section in the world. Owensboro is situated in this section and is consequently a large lumber market. There are ten lumber firms in and around the city who ship thousands of car loads to the east and north each year.



Interior View of George W. Stout's Cooperage Works.

THE VENABLE GOLD MINING AND MILLING COMPANY.

The Venable Gold Mining and Milling company is an organization incorporated under the laws of the state of Colorado. Mr. W. A. Underhill of Owensboro, Ky., is the financial agent of the company. Its principal stockholders and promoters are substantial men of the city.

The capital stock of the company is \$300,000. Its principal office is located at Gunnison, Colo., and the officers of the company are: George W. Holmes, president, Gunnison, Colo.; T. S. Venable, vice president, Owensboro, Ky.; Ira Brown, treasurer, Gunnison, Colo.; and H. F. Lake, secretary, Gunnison, Colo. The majority of the stock of this company is held in Owensboro, Ky., and Gunnison, Colo. Mr. George W. Holmes, the president, has charge of the Gunnison office.

The property of the company consists of one full mining claim, 1,500 by 300 feet in size, secured by United States patents and located in the famous Goose Creek district, about twenty-two miles from Gunnison. Within a few miles are several paying properties. The Venable mine is on the same main vein as these properties, or in what is known in mining parlance as the "mother vein."

Upon the property there is a full plant of machinery for putting down a six hundred-foot shaft. A shaft house has already been erected with ample room for ore bins, etc.

The development of the mine consists in a shaft 215 feet deep, with cross cuts through the vein at four different levels, viz: 50 feet, 90 feet, 130 feet and 200 feet. At the two lower levels the vein has been drifted on east and west for 120 feet. The vein is a very wide one, measuring 35 feet at the surface between walls and gaining in width as the depth increases. At the surface the ore averages \$5.20 per ton mill run, the 50-foot level \$5.55 per ton and continues to increase with the depth. This increase with depth follows the history of the development of all other first-class properties in this belt.

At the 200-foot level a fine body of sulphide ore was found lying next to the main vein with only a casing of

talc between, and all between walls of gneiss and schist.

The sulphide ore is what was looked for by the management, and what the surface indications pointed to. The history of mining has demonstrated that sulphide ore has never been known to play out, and that it in the Venable mine at the depth of 200 feet, by careful measurement, has been ascertained to be not less than ten feet, and a fair estimate of the value of this ore at present would be \$10 per ton.

If the mine had nothing more than the sulphide ore to depend upon it would be a bonanza, but in connection with the latter, and separated from it as previously stated by a few inches of talc, is a body of decomposed quartz containing small streaks of high grade ore, running as high as \$4,280 per ton, and showing conclusively from the nature of the rock in which the values are contained, that it properly belongs at a greater depth, where it will undoubtedly be found in larger bodies, the granite properly belonging to a lower geological strata.

The section of Gunnison county in which the "Venable" mine is located was more or less neglected until about five years ago. Previous to that time other portions of the county had been carefully prospected for silver, owing to the immense profits at that time in mining the white metal. With the fall in the price of silver, however, came a wonderful activity in the direction of gold mining, and it was then that the attention of mining men was turned toward the Gunnison gold belt. Among the first to enter the field were two old prospectors who had made and lost several fortunes, and who knew a good thing when they saw it. After some time spent in careful prospecting, they finally located the Gunnison lode. Like most old prospectors, however, they lacked business capacity and after a time finding they could not raise the necessary capital to develop their mine, they consented to sell and the property passed into the hands of the Venable Gold Mining and Milling company.

One of the most attractive features of our company is its low capitalization (\$300,000), and on the above basis the stock would then be worth, easily, \$5.00 per share. But should we ship one car of high grade ore from the 400 foot level, running one-half as high in value as

the ore from the "Good Hope" mine (and this we have every reason to believe we will do), it is difficult to say what price the stock might reach. Certainly \$10 per share would not be an extravagant estimate.

In this connection we would point out that while we are selling our stock at \$1.00 per share, if we take into consideration that there are very few mining companies in Colorado capitalized for less than \$1,000,000, it will be seen at once that we are practically offering the stock (on the basis of the larger capitalization) at about 30 cents per share.

Owing to a coal famine the mine was obliged to close down during the month of December, and it has been decided by the management not to resume operations until there are sufficient funds in the treasury to enable work to go on continuously until the development work which needs to be done has been completed.

The company is absolutely free from debt, and has a small balance in the treasury.

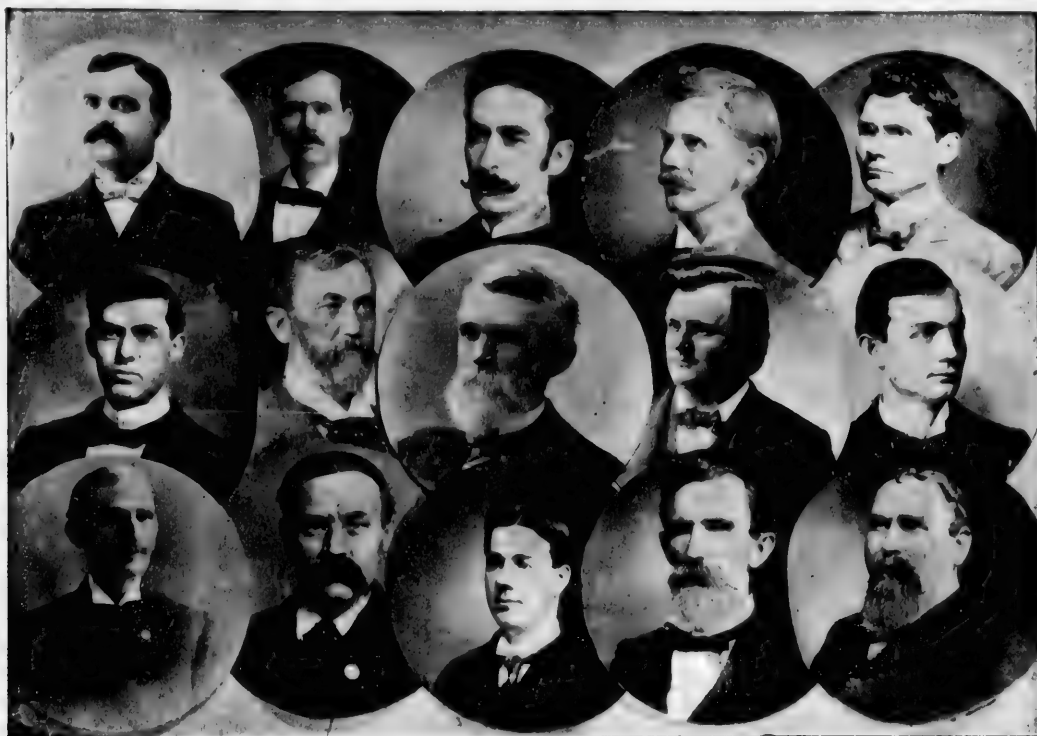
An arrangement by which the mill will be erected by Denver capitalists on the completion of the development work referred to above is practically assured.

The arrangement provides that the shaft shall be sunk to a depth of 400 feet and the ore bodies blocked out at the different levels by means of cross cutting and drifting.

It is estimated by practical mining men that at a depth of 400 feet, and at completion of the development work, that sufficient ore will be blocked out to run a Cyanide mill with a capacity of 100 tons per day for a period of ten years. By careful tests it has been shown that 92.30 per cent of the values contained in the ore, can be saved by the Cyanide process at a cost of not over \$1 per ton. An additional charge of \$1 per ton will cover cost of mining.

This is an investment in which a great many schrewd business men of Owensboro and elsewhere have gone into, believing that it is not an ordinary "gold mine scheme," but that it is a property which is really valuable and which will some day return handsome profits upon its investment. All persons with ready money who desire to make a safe as well as a profitable investment are urged to see Mr. Underhill.

THE BENCH AND BAR



J. D. ROWE
WM. T. ELLIS

R. E. WATKINS
J. D. POWERS
T. F. BIRKHEAD

LA VEGA CLEMENTS
LUCIUS F. LITTLE
W. E. AUD

JAS. B. CLARK
L. P. TANNER
E. F. TAYLOR

E. R. SETTLE
J. D. ATCHISON



Robert S. Todd

Robert S. Todd was born in the month of December of the year 1856 in Daviess county, and has been a resident of the same all his life. He was educated in private schools. For a short period he taught school. From 1873 to 1877 he was deputy county clerk. From December, 1877 until September, 1880, he was master commissioner of the Daviess circuit court, during which time he studied law and was licensed to practice in 1880. He served two years as a member of the city school board and two terms as county attorney. In politics he is a democrat. He was married in 1879 and has a family consisting of a wife and one child.

The firm of Miller & Todd is one of the strongest as well as the most conservative before the bar. Their attitude upon all questions of professional ethics is regarded as a criterion. Their practice is one of the most desirable in the county.



R. A. Miller

Reuben A. Miller, of the firm of Miller & Todd, is a native of Ohio county, Kentucky, where he was born in the year 1857. In February, 1878, he was admitted to the practice in Hancock county, where he remained ten years.

In 1888 he removed to Owensboro. In 1888 Mr. Miller was appointed State Inspector and Examiner by Governor Buckner, but after a residence of a year and a half in Frankfort he resigned to re-enter the practice. In 1892 he was a delegate to the national democratic convention at Chicago which nominated Mr. Cleveland.

Mr. Miller is local attorney for the L. & N. R. R., the Louisville, Henderson & St. Louis R. R. and the Owensboro City Railway company. The firm of Miller & Todd is one of the strongest before the local bar.

J. D. Powers

Of the firm of Powers & Atchison, was born in Hawesville, Hancock county, in 1854, where he received his early education, supplemented by a course in Georgetown College, Georgetown, Ky. In 1873 he was admitted to the bar and in the same year was elected to represent Hancock county in the lower house of the state legislature.

In 1877 he removed to Owensboro, where he entered into partnership with Judge G. W. Williams, and subsequently the firm of Powers, Atchison & Miller was formed and later Mr. Miller withdrew and the firm as now composed of Powers & Atchison was continued.

Judge Atchison

The subject of this sketch, one of the most prominent and successful lawyers of Daviess county, was born Dec. 31, 1852, and was admitted to the bar in 1877.

Judge Atchison was commissioner of the common schools for this county for five years, judge of the county court for two years and city attorney for four years. His present practice, although an able and consistent civil business, of which the larger part is with corporations.

Judge Atchison is a scholarly gentleman and an orator of much ability.

R. E. Watkins, Attorney.

The subject of this sketch was born in 1871 and attended the common schools, entering the Southern Normal college in 1888, where he remained for four years.

Having thoroughly prepared himself he entered the field of pedagogy, and for several years taught in the common schools. He took up the study of law while thus engaged and pursued it with avidity, and in 1897 Mr. Watkins was elected to the legislature, serving one term. He was admitted to the bar at Owensboro in June, 1898. Mr. Watkins has made an able and dignified representative from this county and it is no undue compliment to say of him that he will undoubtedly be retained in office as long as he is willing to serve.

Hon. Wm. T. Ellis

Was born in Daviess county in the year 1845; we find him in 1861, when barely 16 years of age, wearing the uniform of the confederate soldier in company C, first Kentucky cavalry. He remained in the service until the close of the war, and then returned to his native hearth, went to school and commenced to study in earnest, fitting himself for a collegiate education, and in 1869 graduated from Harvard University, after which he returned to Owensboro, and com-

menced the practice of law. In 1870 he was elected county attorney of Daviess county, and re-elected in 1874, was presidential elector in 1876, and was three times elected to represent the Second district in congress, serving in the fifty-first, fifty-second and fifty-third sessions of that body.

At the last session of the Kentucky legislature he was unanimously chosen by the democratic caucus as a candidate for the office of election commissioner, to which position he was elected.



R. G. Hill

Mr. R. G. Hill, one of the well known members of the bar, was born Aug. 24, 1857, at Lebanon, Ky. He was educated in the common schools and at St. Mary's college. He began the study of law with Hon. S. A. Russell, and was admitted to the practice on arriving at his majority. At the age of 21 he was elected clerk of the circuit court of Marion county, was re-elected, but resigned to take up the practice of law. In 1891 he formed a law partnership with Hon. J. Allen Deane at Owensboro, and afterwards this partnership was dissolved and C. S. Hill removed to Owensboro and a firm composed of the two brothers was organized.

Mr. Hill is widely known as the author of the state drainage law, and appeared in the first case in which the constitutionality of the law was sustained by the court of appeals.

In this case he was opposed by that distinguished lawyer the Hon. W. N. Sweeney.

The subject of this sketch is not a man who flatters his way through the ranks of the populace or runs with the fashions of the day. He prefers to risk his way on his own convictions, and to these he clings with singular tenacity.

He conducts a successful law practice and belongs to that class of men who always wear well.

Edwin B. Settle, Attorney.

The man of real ability and merit and no difficulty in making an impression in any community. This truth has been illustrated with the success which has attended the professional efforts of Edwin B. Settle. He was born in Louisville, Ky., in 1873 and came first to Owensboro with his parents while yet a boy. He attended the city and high schools of Louisville and in Feb-

ruary, 1897, entered the law office of Hunter Wood of Hopkinsville, Ky., and was admitted to the Hopkinsville bar in the September following. He afterwards entered the University of Louisville and was graduated in May, 1898. Mr. Settle has always affiliated with the democracy, and while in Louisville displayed an active interest in prominent affairs, among them being his loyal and hearty assistance in organizing the Louisville Dispatch.

Mr. Settle has earned an enviable position at the bar already and his friends believe that an important career, full of respect and honor is open to him.

Mr. Settle besides his law practice engages in real estate dealing. He buys, sells, rents and leases property of every description. He has over \$100,000 worth of real estate on his hands at present. During the coming year he expects to greatly increase the already large business which he has conducted.

James B. Clark

First saw the light of day in Daviess county, and after receiving his elementary education in the common schools he entered St. Mary's college in Baltimore and there took a post-graduate course. He went abroad in 1890 spending some time in the Orient, where he studied the language and the close application which he gave to his studies is evidenced in the fact that today he understands nine different languages and speaks five of them fluently.

He is a member of the law firm of York, Clark & Watkins, who practice in the federal courts, and also of the firm of Clark & Watkins, practicing in the lower courts.

T. F. Birkhead

T. F. Birkhead, the senior member of the firm of Birkhead & Clements, was born in the county in which he now resides in 1857. He was educated in the schools of the county and at the state university at Lexington. His study of law began in the office of W. N. Sweeney in the year 1880, although his active practice did not begin until 1890. During this interval he served as superintendent of schools of Daviess county for six years, in which capacity he gave universal satisfaction and made a reputation for integrity which served him well when he began the practice. In 1890 the present partnership was formed, and has been maintained until the present with exceptional success.

Mr. Birkhead practices in all the courts of the county and state. Before the local bar he is highly regarded for intelligence and moral worth.

La Vega Clements

La Vega Clements, the junior member of the firm of Birkhead & Clements, may truthfully be said to be one of the best known men in Daviess county, both by reason of his success in the practice of law and because of his prominence in politics. In every campaign for ten years he has stumped the district and county in the interests of the democratic party, and has rendered valuable service in many instances.

Mr. Clements was born Dec. 25, 1868, in Daviess county, where he was also educated. He never had the advantage of a collegiate course, but entered the law office of Judge Carico, and after a year and a half of study was ad-

mitted to practice in 1888. In December, 1891, the present partnership was formed. For four years following 1893 he was prosecuting attorney for the city of Owensboro. In 1897 he was elected county attorney, and his term will expire in 1902. As prosecuting attorney he made a brilliant record as a criminal jurist.

Mr. Clements is a member of the Knights of St. John, Knights of the Globe and B. P. O. E. November 16, 1890, he was married to Miss Maggie Brown, of which union three children have been born.

In democratic politics Mr. Clements is one of the prominent men of the county. In his former races he has proven to be a very strong candidate, and still retains his popularity with the voters. In the last campaign he made more speeches in his congressional district than any other man. Whatever his aspirations may be for the future he is certainly to be a formidable candidate for any office.

W. E. Aud

W. E. Aud was born at Knottsville, Daviess county, in 1870. He was educated in the common schools and at Cecilian college in Hardin county, where he remained two years. Afterward he spent a year at Jasper college, Ind. He read law with Powers & Atchison for two years and a half and was admitted to the practice in 1892. He at present holds the position of public administrator and guardian. He is a member of the Catholic church and the Y. M. C. A.

Mr. Aud is a young man who has had many disadvantages to overcome, but has been equal to them and is now acquiring a lucrative practice. He is sober, industrious and of good repute. No young man stands higher before the bar for moral worth.

L. P. Tanner

L. P. Tanner was born in McLean county. He was graduated from the Southern Normal school at Bowling Green in 1887. He then taught school in Daviess and McLean counties, during which time he studied law. He was admitted at the Calhoun bar and removed here in 1898, where he has conducted a general practice since. In 1895 he was married to Miss Eunice Porter, daughter of F. E. Porter, of Calhoun, of which union two children have been born.

Mr. Tanner has been prominent in state politics for several years. During the last campaign he was candidate for attorney general on the ticket headed by John Young Brown and P. P. Johnston. He has held several important offices, including the superintendency of the schools of McLean county for four years and master commissioner for six years.

Mr. Tanner has been successful in his practice in all the courts and in all branches of profession.

W. Foster Hayes

The subject of this sketch was born in 1868 in Marion county, Ky. His education consisted of the usual common school training and a course in the Henderson High school. He studied law in the office of Wilbur F. Barclay at Russellville, Ky., and was admitted to the bar in 1889. Since that year he has practiced in this county. His family consists of a wife and two children. He is a member of the Methodist church. Mr. Hayes practices before the county, state and federal courts and has met with a success proportionate to his abilities. He stands well in the community and among the members of the bar.

C. W. Wells

C. W. Wells, a member of the firm of Hayes & Wells, was born in 1864 in this county. After completing the city schools he took a course in Georgetown college, where he received the degree of A. B. He attended the Ann Arbor law school one year and was admitted to the practice of law in 1891. He was elected city clerk and served one term. He is a member of the Baptist church. The present partnership with Mr. W. Foster Hayes was formed January 1 of the ensuing year. Mr. Wells is a man of good habits, energetic and careful. He enjoys the esteem of the profession.

Chapese Wathen

This gentleman was born February, 1858, in Breckinridge county, Ky. He was educated by a governess and in private schools, after which he attended college at Bardonia. He was appointed deputy county clerk of Brandenburg county. He read law in the office of David Partridge in Boone county, and after attending the Louisville law school. He was admitted to the practice in 1881. In 1893 he removed to Owensboro, where he practiced alone until 1897, when the present firm of Wathen & Morrison was organized. For six years he served as commonwealth's attorney for what is now the ninth judicial circuit. He was city attorney for Owensboro for two years.

Mr. Wathen's family consists of a wife and four children. He is a member of the Catholic church. The firm of which he is a member enjoys a lucrative practice, and is recognized as one of the ablest before the bar.

Judge E. P. Taylor

Hon. E. P. Taylor, judge of the Daviess county court and the quarterly court, was born near Yelvington, this county, in 1860. He passed through the local schools and took a two years' course in the university at Lexington. In 1873 and 1874 he attended the Louisville law school, from which he was

graduated. For sixteen years he was a member of the firm of Taylor & Taylor, his brother R. H. Taylor being the other member. In 1879 he was elected judge of the court and went on the bench in the following year.

Judge Taylor's family consists of one boy 12 years old, his wife having died in 1888. In politics he is a democrat and has frequently been a delegate to state conventions, but has never been a candidate until his race for judge. He has served the people of the county faithfully.



Emory P. Phillips, D. D. S.

Was born in Bowling Green, Ky., in 1871, and then he attended Ogden college, afterwards entering Vanderbilt University, Nashville, Tenn., from which institution he graduated after a three years' course in dentistry.

Dr. Phillips practiced dentistry in Bowling Green with Dr. E. T. Barrett, subsequently with Dr. E. Totten of Crawfordsville, Ind., and in the fall of 1897 he came to Owensboro and located at 106½ Main street, where he has elegant rooms fitted up with everything that pertains to dentistry, which includes all the latest improved instruments.

Having made a study of crown and bridge work he is prepared to give this branch of his profession special attention.

Feeling that in this age of progress only those who are qualified can hope to compete successfully for the honors or profits of any vocation Dr. Phillips has devoted himself assiduously to acquiring a knowledge of dentistry, and no matter how seriously the mouth may be impaired it can be restored to its wonted expression by applying the discoveries which science have made to remedy natural decay.

REMINISCENCES OF EARLY OWENSBORO.

[By Captain Frank L. Hall.]

The first house dedicated to the worship of our Creator in the Yellow Banks



L. H. & St. L. Station.

was built of logs in about the year 1835. up. But the colored church grew to such and occupied the ground on the south numerical strength that they sold out side of the ravine occupied by the to the old building site and bought ground



L. & N. Station.

bacco factory of Hon. A. C. Tomkins, and built a church on West Fourth street This rude structure, before it was bought and occupied it until it was destroyed by the colored people and converted into, fire, after which they erected one of the

A Group of Representative Physicians.



DR. S. B. WATKINS
DR. JOHN HOOVER
DR. E. B. MCCORMICK

DR. H. KIMBLEY
DR. W. F. STIRMAN
DR. A. DAVIS

DR. H. G. ARTIS
DR. J. HALE
DR. L. T. COX

DR. S. LAMBERT
DR. J. R. ANDERSON
DR. D. M. GRIFFITH

a house of worship, had been used as a school house and here Aunt Suckey Tarlton, the pioneer female pedagogue of the Yellow Banks, taught her first school. Among her numerous pupils was the late S. D. Kennedy, and his brother, James Kennedy, who was there taught by this venerable woman to utter his first words in babyhood.

The colored brethren continued to worship and transact their church affairs under the direction and management of a committee furnished by the First Baptist church of white brethren and for many years this course was kept

most substantial and commodious houses of worship in the city.

The First Baptist church was organized and constituted in 1836, with George N. Mackey and wife, John Stout, Isaac Kennedy and wife, Mrs. Captain Johnson, Mrs. George W. Triplett and Oliver Potts, a man of color. This new church held some meetings in the court house and in the little old brick school house, that then stood on the ground now occupied by the colored upper ward school building.

In 1839 the Rev. John L. Burrows held a protracted meeting, resulting in 75 or 100 conversions, among whom was the lamented Silas Mercer Moorman, who afterward became the moving spirit in the erection on the river front where now stands the cellulose factory, the first house of worship for use of the First Baptist church of this city, which was done in 1842.

The first sound of a bell used to call the people of this city to gather for the worship of the Almighty Jehovah rang out from the spire of the First Baptist church in the year 1843. This same bell afterward continued to perform the same duty on the colored Baptist church for 5 years, calling the people to come into the houses of the Lord, and after the first was sold as old iron to a junk dealer.

The first brick church building erected in this city was built by the Cumberland Presbyterians on St. Ann street, between Third and Fourth streets, in about 1837 or 1838. The building is still standing. Joe Weaver, a better man than whom never lived in this city, was the moving cause in the erection of these houses of worship.

The Rev. Samuel Calhoun, who was the father of the late George Calhoun, was probably the first minister that occupied the pulpit in these houses of worship.

Speaking of cotton mills, brings to mind a man of noble birth and name, the sage of Haphazard, which was the name he gave to his new home in the dark and bloody ground of Kentucky before he left his native home in Virginia. He settled on the sandy two miles above town on the river now owned by M. I. Hunter Bell. This place went by the name of Haphazard for many long years afterward. On his fine large estate three miles below the city in or about the year 1846 he built a large cotton mill. This place he named Bon Harbor in honor of an eddy that then and for many years existed at a point in the Ohio river opposite the estate. He operated this mill for several years, but at that time proved a disastrous enterprise. He having encumbered the Bon Harbor estate, together with the mill, by a mortgage to A. B. Barrett of Henderson, Ky., for \$50,000. This sum was used in the building of and equipping the mill. Triplett lived fifty years ahead of his time. The same energy and capital put into such an enterprise now would no doubt prove a dividend paying plant. This city lost heretofore two opportunities of establishing a cotton mill and watch factory, which went elsewhere, and proved successful. It is to be hoped she will not lose this opportunity. This indomitable man had cancer to make its appearance on his upper lip, and after exhausting all known means and remedy without relief or cure, he went to New York or Philadelphia and under the care of

the most eminent surgeons of the city had the diseased part of the lip cut out and had his arm cut and scared and drawn to his face and firmly bound to his head and neck in such position as to make the two wounded parts of face and arm come together. In this position he laid in that hospital until the two wounded parts grew or adhered together. Then the arm was cut loose from the face leaving part of the flesh of the arm adhering to the face, with which a new lip was formed. After his face and arm healed over he returned to his home here feeling that he was cured. But alas! alas! he was doomed to disappointment, for a few years later the insidious disease reappeared near the same place on his face. This man of such indomitable will and courage was most beautifully brought out in a late correspondence of the Hon. George W. Triplett a few months ago. He died at his house in this city about 1858.

Owensboro Water Works Company
Believing in the steady and healthy growth of Owensboro as a city, the man-

boro and its inhabitants a most efficient service for all purposes.

The water works company furnishes to the city all necessary pressure for fire protection.

The office of the company is in the rear of the Owensboro Savings Bank building, where the vice president and superintendent will be glad at any time to give all necessary information as to rates, method of assessment, etc.

The officers are: D. Long, Miller, president; James Tandy Ellis, vice president; W. J. McDonigale, secretary and treasurer; H. P. Martin, superintendent; Asa Williams, chief engineer.

The vice president, superintendent and chief engineer are residents of Owensboro.

A Healthy Boom

Owensboro is at present experiencing one of the healthiest booms in its history. This fact is not noticeable, perhaps, to the visitor who comes in today and goes out tomorrow. The strongest evidence of its existence is in the week by week business done in all lines of trade. It



Water Works Pumping Station.

agement of the Owensboro Water Works company some years ago put down its principal mains and selected its pumping machinery on most liberal lines, so as to invest the plant with a capacity sufficient to meet easily and satisfactorily all demands for increased water supply that might be reasonably expected for many years to come.

The intake pipe extends to the middle of the Ohio river, thereby reaching a supply of pure and wholesome water, and the pumping capacity is equal to more than 5,000,000 gallons daily.

Having always had the benefit of the advice of most scientific and experienced men in water works matters, the plant is consequently in a physical condition rarely surpassed by one of its size, and owing to the able supervision of the superintendent and chief engineer this excellent condition is constantly maintained thus providing for the city of Owens-

is more than the simple return of good times. Men are making money and putting it into new investments. The working people are all employed. Manufacturing plants have large orders for future delivery. Retail merchants are carrying larger stocks and realizing handsome profits. Five years of such prosperity will double the size of the city.

The fire and police protection of Owensboro is sufficient for all emergencies. Insurance rates are comparatively low. Owensboro is not a "tough city," and consequently does not require a strong force of minions of the law to keep it in order.

Owensboro is connected with the great markets of the central states by three railroad lines—the Illinois Central, the Louisville and Nashville, and the Louisville, Henderson and St. Louis.

Not Bloodthirsty

Kentucky is not a bloodthirsty state. The impression that a Kentuckian goes around weighted down with guns and knives waiting for someone to give a slight provocation upon which to be shot down, which is held in some sections of the country, is absurd to those who know the true temper and spirit of the people of the state. The feuds and intertribes were occasionally occurring in the mountain districts have undoubtedly caused many fair minded people in other parts of the country to believe that a man without "nerve" was an object of abuse and ridicule. Every southerner of good breeding always demands to be treated as a gentleman and is quick to resent an insult. And it may be true that Kentuckians fight upon less provocation than men from the northern states, but it is only from the fact that the southern people are more chivalrous and take greater pride in their good names and that of their families. Kentuckians are no harder to get along with than the people from Maine or California. As a rule men do not go armed, except in times of unusual excitement, and then simply for self protection. Leaving the mountain districts out of the reckoning, there are fewer personal difficulties here than in other sections.

Rock Spring Distilling Co.

The Rock Spring Distilling company stands in the front rank of the largest distilleries in the state. The distillery and bonded warehouses are models in every way. In connection with the distillery the company have a patent machine for the drying of their slops by means of which all the slops and refuse is converted into an excellent stock food. The machine was purchased at a cost of many thousands of dollars, and is only an example of the hustling and enterprising qualities of this concern. The food is sacked and exported to Hamburg, Germany, where the company have built up a good trade in that line. This feature is unique inasmuch as it is the only one of the kind in Western Kentucky.

The Rock Spring distillery, two miles from Owensboro, covers three acres of ground, including large buildings, the still and bonded warehouses. Everything is marked by an appearance of cleanliness and tidiness and in every department the utmost care is taken to insure the absolute purity and excellent quality of the product which has made this company famous.

Employment is given to some fifty or sixty persons and all the barrels used are made by local manufacturers. The capacity of the plant is 100 barrels daily, and four salesmen are traveling all the time disposing of the product of the Rock Spring Distilling company, which are known from one end of this country to the other, and they are used in large quantities in every state in the union.

This industry is truly one of Owensboro's greatest and most widely known and is a constant benefit to both the city and the government.

Thirteen years ago this business was established and the members of the firm are S. I. Monarch, president; A. Rosenfield, vice president and treasurer, and Abe Hirsch, secretary, who are numbered among the leading citizens of this section. By energetic and careful business methods, as well as the excellent quality of their liquors, they soon built up a trade of extensive proportions.

Throughout the entire United States the trade knows that the liquors made by the Rock Spring Distilling company are unequalled for purity and flavor, and it were almost superfluous to mention the fact that the best product of Owensboro's many distilleries is found in the liquors distilled by the Rock Spring distillery, which is truly an Owensboro product, manufactured by Owensboro people and advertised by Owensboro energy and enterprise. Their famous brands "Old Kentucky Colonel," "S. I. Monarch," "Tip Top," "J. T. Welch" and "Climax" are the perfection of malting and distilling and connoisseurs have given them the highest praise for purity and merit since they were first placed upon the market.

The Rudd House

The Rudd House at Owensboro has a wide reputation all over the state among the traveling public. Some months ago it was closed for extensive repairs and remodeling. Several thousand dollars have been expended by its owners in overhauling it. It will be opened in a short time under a new management. When this will have been done no city in the state can boast of a finer and more modern public hostelry.

The Rudd House contains 215 rooms, elegantly furnished and provided with every convenience, heated by steam, lighted by gas and electricity and furnished with hot and cold water. It is six stories in height and cost, completed and furnished \$30,000.

Howard Printing Co.

It is frequently true in places the size of Owensboro that there are in business two or three "bum printing shops" which run intermittently throughout the year upon as cheap a base as possible in order to pay expenses. The merchants of the town send all their better class of work to the cities and the home man suffers. Such is not so, however, in this city. The business men have been educated to know what first-class printing is and what it costs. Consequently they have learned that it can be done at home just as well and just as cheap as in the cities.

One of the plants which has been responsible for this education is the Howard Printing Company. It is

located at 212 Third street, and has been in business for three years. Its proprietor, Mr. W. P. Howard, is a printer by trade, having started in as a "devil" when a boy and graduated in the art. He employs seven practical printers.

The Howard Printing Company make a specialty of high class printing. They go upon the theory that there is nothing more indicative of a house's prosperity or a better advertisement for any line of business than finely printed stationery. Consequently they pay special attention to this class of work.

The Howard Printing Company do all kinds of printing work, such as letter heads, envelopes, posters, hand bills, labels, cards, etc. They carry a full line of office supplies of all kinds, school supplies, blank books. A large amount of their business is done by mail orders, to which they give prompt and careful attention. They also have engraving done upon short notice.

In prices the Howard Printing Company are as low as cost of material and work will justify.

Public Conveniences

Among Owensboro's public conveniences are:

- Electric lights.
- Artificial gas.
- Street cars.
- Water works.
- One theatre.
- Two first-class hotels.
- Improved streets.
- A summer park and casino.
- Two telephone companies.
- Two telegraph companies.
- Three express companies.

THE EQUITY ROLLER MILLS**Manufactory of High Grade Flour and Meal**

Any mention of the industrial institutions of Owensboro would be incomplete

**EQUITY MILLS.**

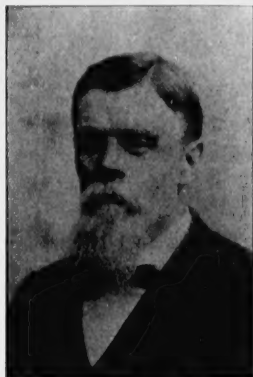
without the Equity Roller Mills, and any account of Owensboro's representative business men would be inadequate without reference to Mr. J. W. Gilbert. These mills, while perhaps not as large as some others, are just as finely equipped and capable of turning out just as fine flour as any in the state.

Mr. Gilbert's experience in the milling business dates back to 1871, when he had charge of the plant of W. J. Lumpkin. He is a native of Taylorville, Spencer county, Ky., and has been connected

with the Equity Roller Mills, and any account of Owensboro's representative business men would be inadequate without reference to Mr. J. W. Gilbert. These mills, while perhaps not as large as some others, are just as finely equipped and capable of turning out just as fine flour as any in the state.

Largest Industry

The largest manufacturing institution in Owensboro is the cellulose factory, the property of the Marsden company of Philadelphia. It has a capacity for using 15,000 tons of cornstarch per year.

**J. W. GILBERT.**

with various milling interests. He built the Equity Mills in 1889, to which he has devoted his entire energies since. They have a capacity of fifty barrels per day. White Panay, Snow Drift and Uncle Sam are Mr. Gilbert's leading brands. They are so thoroughly known over this section of the country that the names are household words. For those qualities which make wholesome and nutritious breads they are unexcelled. They have been unhesitatingly pronounced as the easiest handled and as imparting a fine flavor to anything in which they are used by hundreds of the most expert cooks in this section of the country.

A Wealthy City

Owensboro is a wealthy city. It is meant by that that proportionate to its size in population there is an unusually large per capita wealth. There are few individuals in the city who possess more than ordinary fortunes, but a great many who pay taxes on from \$50,000 to \$100,000. Unlike many cities in its class

a few individuals do not "own the town." The distribution of wealth is healthy and conserves the general prosperity of the community.

The Missouri Pacific Railroad

There appears on the back cover of this edition an advertisement of the Missouri Pacific railroad, mentioning especially its special inducements for the National Democratic convention at Kansas City. This is an event which will carry thousands of people from all over the United States to the western city. The Missouri Pacific will transport the greater amount of the delegates and visitors because it has superior service over competing lines into Kansas City. The Messenger desires to heartily recommend it to the public as a line which is one of the finest in the country. During the convention at Kansas City it promises to give excellent service, which it will undoubtedly do.

In and around Owensboro there are fourteen sour mash distilleries. Their combined daily capacity is 193,589 gallons, about half that of the entire district of thirty-nine counties.

Revenue Collections

The internal revenue collections from all sources in the Second district of Kentucky from Jan. 1, 1899, to Dec. 31st, inclusive, were as follows:

Collections on list	\$ 28,868 19
Beer stamps	23,061 92
Spirit stamps	1,427,626 43
Cigar stamps	6,789 73
Tobacco stamps	228,956 42
Special tax	35,281 22
Documentary stamps	63,667 78
Proprietary stamps	5,819 81
Cuse and bottle stamps	1,480 00
Miscellaneous	5 00
Total	\$1,819,486 50

These are the smallest figures for several years. The usual total is over

**SEVEN HILLS BRICK CO.****Seven Hill Brick Company**

One of the newer industries of Owensboro is the Seven Hills Brick company, located on the Illinois Central tracks in the Seven Hills place. It was located here mainly through the efforts of Mr. James H. Parrish, who organized a company, composed of local business men, of which he was made president. It had long been an established fact that the material for a fine quality of brick was to be found in abundance in and around Owensboro. Mr. Parrish realized that a plant for the manufacture of building brick would be a very profitable investment. Consequently the plant was erected and has been in operation over a year, with remarkable success. Mr. John Daniels, a thoroughly experienced man in the business, was placed in charge, and has met with fine success.

The company will have completed shortly a new set of kilns for burning all kinds of brick. When this will have been done the plant will be one of the most completely equipped of any in this section of the state.

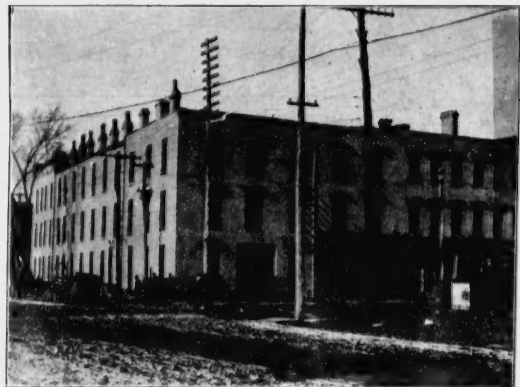
The brick made by the Seven Hills Brick company has been given the most trying tests and have been proven to be superior to that of other sections in durability and hardness.

The Business Men's association of Owensboro is willing and anxious to correspond with all manufacturers who are desirous of locating.

M. P. MATTINGLY.

There is nobody in Kentucky who has not heard of and few people who do not know from experience the good qualities of "Old W. S. Stone." This famous brand of whisky is manufactured and distributed by Mr. M. P. Mattingly. The distillery is 5 miles west of Owensboro and is now running full blast. Mr. Mattingly has been in the whisky business 25 years. He is very much interested in running stock and for several seasons past has had a string of fine horses on the grand circuit. Besides "Old W. S. Stone" he also sells "Davies County Club" and "Kentucky Sunshine," two very popular brands.

Owensboro has a large river traffic. The Louisville and Evansville boats and the Cincinnati and Memphis packets carry large consignments of freight; to and from Owensboro on all trips during the boating season.

**PLANTERS HOTEL.****Planter's House**

Hotels are a prime requisite in any city. They are one of the principal advertising mediums by which the commercial advantages reach the public. Commercial travelers always speak in good terms of a city in which they receive first-class hotel service.

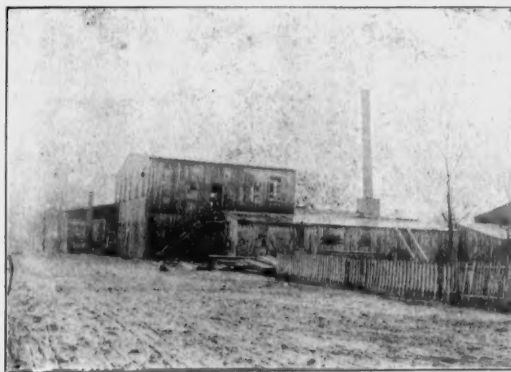
Owensboro is not behind the times in this particular. The Planter's House, of which we publish a view, is a thoroughly up-to-date hostelry. During the past winter it was thoroughly rebuilt and refurbished, several thousand dollars being spent by the owner of the building in repairs. Mr. Mattingly, who for a long time has been the proprietor of the house, has greatly increased his service and now has a hotel which compares favorably with the best in the state.

The tobacco stemmeries of Owensboro ship to manufacturers between 20,000,000 and 25,000,000 pounds of tobacco yearly.

THE CITY TRANSFER COMPANY**One of Owensboro's Most Progressive Concerns**

The City Transfer company was formed by a consolidation of the People's Transfer company and the Miller Transfer company in August, 1899. Elmer Miller is president, J. G. Burch, vice president; J. A. Pedley, secretary and treasurer. Its capital is \$10,000, paid in in cash. Its equipment is thorough and up-to-date, consisting of fifty head of horses, five rubber tired coaches, trucks, wagons and buggies galore. It caters especially to the trade of commercial travelers and those wishing fine livery. Mr. J. W. Turner is in charge of the executive department as manager. He is a thoroughly competent and experienced man, having been actively engaged in the transfer business for the past fifteen years.

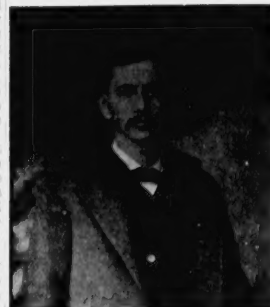
The company is now erecting a mammoth two story barn, 75x168 feet, for its own special use, which when completed will be the largest barn in the state used exclusively for transfer business.

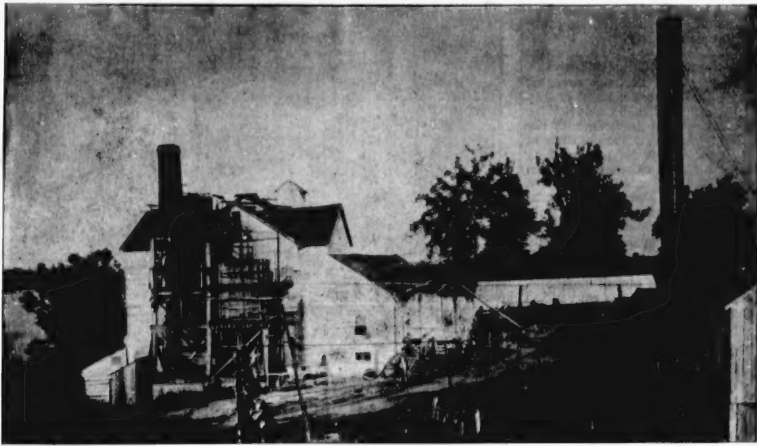
**GEORGE C. LITTELL'S PLANING MILL.****George C. Littell**

Upon West Harriet street is situated the large planing mill and lumber yard of Mr. George C. Littell, who was born in the year 1856, and who has spent nearly all his life in Owensboro. In 1880 he was associated with J. N. Grady, but in 1889 entered into the lumber business for himself. Since then he has prospered and today does a thriving business.

Mr. Littell's mill is not a pretentious structure from the outside, but the equipment is as modern and complete as any in the city. Mr. Littell believes in the use of the finest machinery and is consequently improving his facilities to turn out work in the best shape possible.

In the mill is done all kinds of sawing and dressing lumber. In the yard there is a full stock of lumber, lath, shingles, doors, mouldings, brackets, etc., for building material. Mr. Littell does a great deal of contracting for the erection of buildings.

**GEORGE C. LITTELL.**



A DISTILLERY SCENE.

KENTUCKY ELECTRICAL CO.

One of the New Industries
of Owensboro.

The Kentucky Electrical company, incorporated, manufacturers of incandescent lamps, was organized less than a year ago for the manufacture of motors, dynamos and incandescent lamps. Up to the present time the company have devoted all their attention to incandescent lamps, but are now arranging to begin the manufacture of dynamos and motors.

Their factory is equipped with the very latest machinery and appliances known to the art, each lamp being fin-



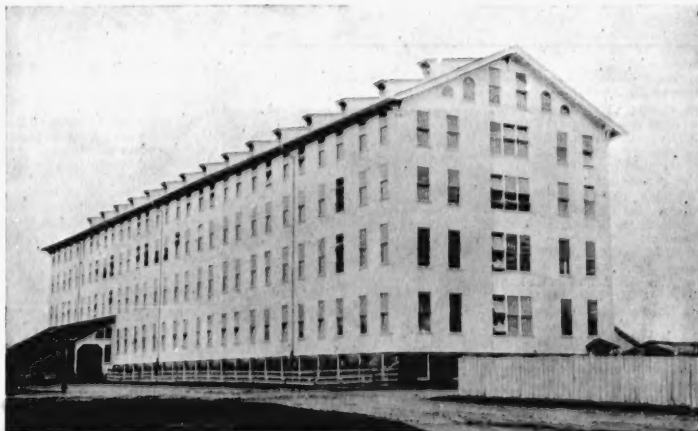
ished individually, thereby insuring a uniformity in their product that can not be obtained by factories still using the old process in use from the beginning of incandescent lamp manufacture.

The company has found ready sale for their lamps, which is known as the "Kentucky," and during the summer months will double their capacity.

The company is giving employment to about thirty young women, all of whom are residents of the city and have been instructed in the several branches since the location of the plant.

The company claim for their product superior white light maintenance of candle power throughout the useful life of a lamp equal to that of any other maker; in fact they do not hesitate to guarantee their product to be equal if not superior to any on the market.

The directors of the company are: John G. Delker, James H. Parrish, J. W. McJohnston, E. T. Franks and A. H. Krietler, all of whom are well known residents of the city except A. H. Krietler, who located in Owensboro about a year ago and hails from Warren, Ohio.



American Tobacco Co.'s Warehouse, the Largest in the World.

THE BUCHER ENGRAVING COMP'Y

OF COLUMBUS, O.

Executed a Large Part of the Half-Tone Plates
Used in this Edition.

The Clearness and Distinctness of these Plates Attests the Quality of Work Done.

It is one of the Largest Engraving Houses in the Country.

They also make Fine Illustrations for Catalogues, Newspapers and Advertisers.

HALF-TONE
ZINC ENGRAVING
ELECTROTYPING.



Residence of T. F. Birkhead.



INTERIOR OF J. A. HEAD'S DRUG STORE.

J. A. Head

We present herewith to the readers of the Messenger an interior view of the store of Mr. J. A. Head, which is one of the most elegantly furnished and appointed in the city. Mr. Head enjoys one of the best patronage of any

druggist in Owensboro, and has built up an enviable reputation as a careful and obliging pharmacist. He handles all the various articles to be found in a first-class drug store, including the standard patent medicines, fancy articles, etc. The prescription department is in competent hands. We bespeak for Mr. Head a continuance of the liberal patronage which he has received. His soda bar is one of the most popular to be found anywhere.

The Enquirer.

We take pleasure in this connection in mentioning the Messenger's contemporary in the field of journalism, "The Daily Enquirer." This paper, which appears each afternoon of the week and upon Sunday morning is the property of W. Q. Adams, who is its manager. The paper was established in 1884, and has had a prosperous career. It is independently democratic in politics. Its telegraph service is a special report from Louisville, which has access to the Associated press. The Twice-a-Week Enquirer is the periodical auxiliary to the regular daily.

Mr. C. T. Sutton is the editorial writer and city editor of the paper. Thos. R. Higgins has charge of the city news columns.



The Illinois Central

Is the —
...Best Route

TO THE

South and West

Finest Train Service
in the World.

Direct Connections with all
the Other Great
Systems.



Sam Fite, Photographer

Mr. Sam Fite, Owensboro's well known photographer, was employed to do the photographic work for this souvenir edition. A large number of the views which appear, including those of the Cellulose Works, were made by him. The success of half tones depends in a large measure upon the distinct lines and the shading of the photographs from which they are made. Mr. Fite was employed for several

years in an engraving plant and consequently knew just what was required. The work he did was of an exceptionally high order.

Mr. Fite is an artist in his line and not only does photographing work but oil and crayon work as well. The homes of many of Owensboro's best citizens are adorned with this work.

Mr. Fite also did most of the grouping of cuts and they will show his ability in that line.

B. H. ROUNDS & SONS,



Jewelers and Opticians,

217 E. Main Street,

OWENSBORO, KY.

The accompanying picture is a view of the Jewelry Store of the well known firm of B. H. Rounds & Sons, Jewelers and Opticians, 217 E. Main St., Owensboro, Ky. There is no firm in the city that is more widely and favorably known, and the mere knowledge that any article came from their place is a sufficient guarantee of its sterling quality.

Their stock comprises a most complete line of Diamonds, Watches, Clocks, Jewelry, Cut Glass, Sterling Silver and Plated Ware, and as they buy for "Cash" only, and direct from the manufacturer, it enables them to give their patrons the very Lowest Prices.

The head of the firm has been fifty years in the Jewelry business, think of it, half a century, studying the needs and desires of the people, and the Sons, Messrs. Fred. V. Harry B. James B. Erdix N. and Frank T. raised up in the business, being from ten to twenty years with the senior member, individually and collectively studying to please their patrons, it is not at all surprising then that you are served, not only well but the very best in dealing with them.

Their Repair department is unequalled by any in the city, and in their Optical department they have Trial cases, Refractometers and the latest instruments, and the knowledge and skill also, to correctly diagnosis and properly fit Spectacles and Eye Glasses.

Their hearts are not only in the Jewelry business, for they designed, built and equipped the elegant Seam Yacht "Ladie" and the beautiful little Steam Launch "Sweetheart," which were models of beauty and speed, and anyone wishing an elegant little pleasure boat, can have their wants supplied by this firm, ranging in price from \$100 to \$2,500.00.

Nor does their appreciation stop at mechanism, for they are lovers of the animated and beautiful, and this year they purchased the "Spring Water Farm," 3 miles south of the city, to conduct for business and pleasure, the raising of high class "Standard Bred Poultry."

Remember we speak for you, courteous treatment, the best service, and the very lowest prices in your dealings with the firm of

B. H. ROUNDS & SONS, Jewelers and Opticians

217 E. Main Street,

OWENSBORO, KY.

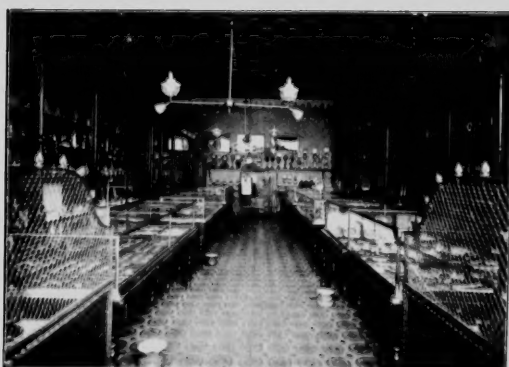


Builders of Gasoline Launches built to order, 16 feet to 180 feet long. Designs, Equipments and prices furnished on application. Correspondence solicited and satisfaction guaranteed.

B. H. ROUNDS & SONS,

217 E. Main Street, OWENSBORO, KY.

W. L. COPPERSMITH,



The above gentleman is one of the most practical Jewelers in western Kentucky, therefore the people of Owensboro will have a competent representative in this line of business.

Mr. Coppersmith was born in Hartford, Conn., in 1855, and attended the public schools of that city and Cincinnati. He learned the Jeweler's trade at Lawrenceburg, Ind., and after serving his apprenticeship term of four years, worked with that house and two other houses for 14 years. In 1881 he opened a small Jewelry Store in Williamstown, Ky., where he remained about three years. In 1888 he opened a store on a larger scale in Frankfort, the capital of Kentucky, and through the recognition of his ability, built up a large trade, which was growing into large proportions until a very unfortunate accident brought his business concern to a sudden close in that city, as the premises that he occupied was sold and he had to give possession of the building on a 30 days notice, and not being able to find a suitable location in that city, he was compelled to look for a new location, and on January 21, 1899, located in Owensboro, Ky., and by close application to business, he has built up a nice trade, which is growing to larger proportions each month, and before another year, will have a larger business than he had in Frankfort. Mr. Coppersmith, you will see, from the accompanying cut of his store, has it well stocked with the choicest stock of Watches, Clocks and Jewelry in Owensboro. His store is a place of elegance and beauty, and the quality and variety of stock is the best in the city. A very prominent feature of the business, and to which special attention is given, is Engraving and Difficult Repairing.

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Louisville Hotel

American Plan, The Most Modern Hotel
\$3.00 to \$5.00. In the City.
European Plan,
\$1.50 to \$3.50.
GEO. E. MULLIGAN, Proprietor. Convenient to Union Depot.

J. K. Perkins Co.,

(INCORPORATED.)

WHOLESALE DEALERS IN

Ky. Whiskies.

Wines, Brandy, Etc.

STRAIGHT
DAVIES CO. BRANDS
A SPECIALTY.

308 FREDERICA ST.,
OWENSBORO, KY.

The German-American Security Comp'y

(INCORPORATED.)

OF OWENSBORO, KENTUCKY.

CAPITAL, \$10,000.00.

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DR. J. H. HICKMAN, President.
J. N. GRADY, Vice-President.
HON. W. J. STONE, Second Vice-Pres't.
ED. M. BELL, Secretary and Treasurer.
W. J. CHIPMAN, Supt. of Agencies.

J. D. POWERS, President First National Bank.
W. SCOTT MORRISON, Counsellor at Law.
BEN WILE, Firm of Wile Bros., Leading Clothiers.

DIRECTORS.

DR. J. H. HICKMAN, President Owensboro Wagon Co.
J. N. GRADY, Proprietor Crittenden Street Planing Mills.
Hon. W. J. STONE, Ex. Cong'man and Capitalist, Kuttawa, Ky.
W. S. HAZEL, Director New Farmers and Traders Bank.
T. M. BAKER, R. E. EBBRY.
W. J. CHIPMAN, ED. M. BELL.

NATIONAL

Democratic Convention

KANSAS CITY, JULY 4.

MISSOURI PACIFIC RAILWAY

BEST AND QUICKEST ROUTE ST. LOUIS TO KANSAS CITY.

The only route operating 10 fast trains daily between points named. Equipment the finest. Pullman compartment and drawing-room sleepers, luxurious parlor cars and free reclining chair cars on all trains.

LOW RATES FOR THIS OCCASION.

Don't miss this great event. Be sure your tickets read over the "Missouri Pacific Railway." For descriptive literature, time folders, rates and information, consult nearest Ticket Agent, or address

H. C. TOWNSEND, G. P. & T. A., St. Louis, Mo.

R. T. G. MATTHEWS, T. P. A. Louisville, Ky.

ACME HOTEL

CHAS. H. KIRBY, Proprietor.

AMERICAN AND EUROPEAN PLAN.

201-211 SECOND STREET, COR. SYCAMORE.

EVANSVILLE, INDIANA.

The Largest and Finest Sample Rooms in the City.

Foreign and Domestic Delicacies.

All kinds Sea Food Received Daily.

